

PRIVATE SECRETARIAL WORK

BY
DOROTHY PARRY THOMAS

NINTH EDITION



LONDON
SIR ISAAC PITMAN AND SONS LTD.

Eighth edition 1963
Ninth edition 1967

SIR ISAAC PITMAN AND SONS LTD.
PITMAN HOUSE, PARKER STREET, KINGSWAY, LONDON, W.C.2
PITMAN HOUSE, BOUVERIE STREET, CARLTON, MELBOURNE, AUSTRALIA
P.O. BOX 7721, JOHANNESBURG, TRANSVAAL, SOUTH AFRICA
P.O. BOX 6038, PORTAL STREET, NAIROBI, KENYA

PITMAN PUBLISHING CORPORATION
20 EAST 46TH STREET, NEW YORK, N.Y. 10017

SIR ISAAC PITMAN (CANADA) LTD.
PITMAN HOUSE, 381-383 CHURCH STREET, TORONTO

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D. P. Thomas

1963, 1967

SBN: 273 40659 0

MADE IN GREAT BRITAIN AT THE PITMAN PRESS, BATH
F7—(Q 818)

PREFACE TO NINTH EDITION

It will be realized that in a book of this size, covering such a wide field, information is necessarily condensed. Attention is drawn to facts of which the private secretary should be aware, but the reader is directed to specialized books of reference for more details, and guided to sources of information. Information is however included in this edition with regard to recent legislation likely to affect the work of the secretary.

It is important to emphasize once more that the book has been written for the Private Secretary, and no reference is made to recent developments of methods appropriate for use in a large office, for example, computers, office mechanization, central dictation systems, typing pools, etc.

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I would again like to express my gratitude to the professional and business friends who read sections of the manuscript, and especially to Miss S. Newton for the great help she has given me in preparing this new edition.

Once more I wish for others the happiness I myself found as a private secretary.

D.P.T.

PREFACE TO EIGHTH EDITION

This book was written with a view to consolidating up-to-date information regarding the various technical points of ~~secretarial~~ ~~secretarial~~ work that particularly concern the private ~~secretary~~

and adding thereto information concerning suitable methods of meeting specialized requirements.

Its purpose is to give practical guidance to the man or woman who wishes to qualify to become a responsible private secretary. The subject is approached from a background of many years' secretarial work with professional and business men, landowners, writers, and institutions, as well as from the angle of considerable experience in well-known secretarial colleges in the training and placement of students.

In preparing this Eighth edition, I have taken account of the increasing scope of opportunity that exists for the personal secretary to the business or professional man of today. Additional information in this connexion has therefore been included.

The present edition also includes Appendixes giving a selection of questions from recent examination papers set by examining bodies in private secretarial work.

I can do no better than to wish for others the happiness I myself found as a private secretary.

Thanks are due to the professional and business friends who read sections of the manuscript and in particular to Miss S. Newton for the considerable help she has given me in preparing this new edition.

Acknowledgment is made also to Pitman Examinations Institute, the London Chamber of Commerce and the Royal Society of Arts for permission to reproduce questions from examination papers.

May, 1963

D.P.T.

CONTENTS

<i>Preface</i>	PA i
CHAPTER I	
TRAINING NECESSARY AND PERSONALITY REQUIREMENTS	
CHAPTER II	
GENERAL HINTS ON SHORTHAND AND TYPEWRITING	
CHAPTER III	
CORRESPONDENCE	I
CHAPTER IV	
PLANNING THE DAY'S WORK	2
CHAPTER V	
SOCIAL CUSTOMS	2
CHAPTER VI	
BOOKS OF REFERENCE AND SOURCES OF INFORMATION.	2
CHAPTER VII	
FILING	3
CHAPTER VIII	
CARD INDEX AND LOOSE-LEAF SYSTEMS	4
CHAPTER IX	
LITERARY WORK	4
CHAPTER X	
RECEPTIONIST'S DUTIES	5
CHAPTER XI	
BANKING: THEORY	5
CHAPTER XII	
BANKING: PRACTICAL APPLICATION	6

	CHAPTER XIII	
PAYING ACCOUNTS		F
	CHAPTER XIV	
BOOK-KEEPING AND ACCOUNTS		
	CHAPTER XV	
INVESTMENTS AND THE STOCK EXCHANGE		
	CHAPTER XVI	
INVESTMENTS (<i>continued</i>)		!
	CHAPTER XVII	
INCOME TAX		!
	CHAPTER XVIII	
INSURANCE		IC
	CHAPTER XIX	
THE SELECTIVE EMPLOYMENT TAX		II
	CHAPTER XX	
MEETINGS AND COMMITTEE PROCEDURE		12
	CHAPTER XXI	
PRIVATE LIMITED COMPANIES		13
	CHAPTER XXII	
SPECIALIZED WORK		13
	CHAPTER XXIII	
APPLYING FOR A PRIVATE SECRETARIAL APPOINTMENT		154
	CHAPTER XXIV	
PAY AND CONDITIONS OF EMPLOYMENT		158
APPENDIXES		165
<i>Index</i>		177

INSET

SPECIMEN OF ANALYSIS CASH BOOK	<i>Facing p. 80</i>
SPECIMEN PAGE OF DIVIDEND REGISTER AND SPECIMEN PAGE OF INVESTMENT REGISTER	<i>Facing p. 96</i>

CHAPTER I

TRAINING NECESSARY AND PERSONALITY REQUIREMENTS

The best foundation for private secretarial work is a high standard of general education (a University Degree is helpful), followed by a six to nine months' secretarial training in one of the well-known colleges specializing in the appropriate course for students of this standard who have in view the career of private secretary. The qualifications obtained must include a high level of efficiency in practical and office procedure, and a good practical grounding in accounts. Special attention is drawn to the last requirement as so many students contemplating the career are under the illusion that book-keeping is unnecessary and wish to omit the subject from their training. Actually the private secretary will find that a good deal of practical accounts work has to be tackled in the way of keeping Cash Books, Bank Accounts, Investment Records, Household and Estate Accounts, and so forth. In the case of the man secretary in particular this subject should be taken to an advanced standard, and it is advantageous to take the qualifying examinations of one of the recognized professional bodies.

Other necessary qualifications include a sound knowledge of English, Meetings and Committee work, and a good standard of general knowledge, covering such subjects as Civics and Current Affairs. It is advantageous to take one of the recognized qualifying examinations. Those for the Private Secretary's Diploma of the London Chamber of Commerce afford a wide scope for the preparation necessary for the career of private secretary, with a useful Diploma for successful candidates.

Where a fluent knowledge of a foreign tongue exists, it is easy to put this to good use in mastering the secretarial idiom and shorthand of the language, but a smattering of foreign languages is of little value in a secretarial post; in such

circumstances the subject is better omitted from the training.

The personal qualities essential in a good secretary might be summarized as—

Discretion	Punctuality
Tact	A quick, alert and sensitive mind
Common sense	A sense of proportion
Loyalty	Ability to take responsibility
A cheerful and equable temper	Enthusiasm for work
Orderliness	A high standard

For the private secretary, discretion and tact are of paramount importance. Personal secretarial work is of necessity of a very confidential and intimate character. It involves the acquiring of information which would frequently be of interest to outsiders. The advice cannot too often be repeated "KEEP A SILENT TONGUE: NEVER DISCUSS YOUR EMPLOYER, HIS AFFAIRS, OR YOUR WORK." If a secretary is asked questions by outsiders regarding an employer's affairs, to appear an ignorant fool is better than to give away private information. It is the silent, discreet secretary who obtains and keeps the important posts.

Speaking broadly, an employer in looking for a private secretary is looking for someone—

(a) to whom he can delegate his routine work (such as the arranging of engagements, and the answering of ordinary correspondence) with the certainty that no detail will be forgotten;

(b) who can take his place, if required to do so at any time, with efficiency and enough self-reliance to inspire confidence while at the same time keeping, metaphorically speaking, in the background;

(c) to whom he can entrust his private and confidential affairs with the certain knowledge that they will remain private;

(d) who, if the post is a residential one, will have sufficient tact to be popular alike with the members of his family, his guests, and his servants without loss of dignity.

No one should take up this type of work unless willing to identify his or her interests with the chief's, and to be a keen and loyal worker. Hours are frequently very elastic and demands exacting. On the other hand, posts of this type are full of interest and variety; they offer the secretary wide scope as regards both position and salary, and for the right temperament the work and conditions are usually happy and congenial.

The secretary should be ready to take blame in good part, whether it is deserved or undeserved, and to avoid any attempt at self-justification. A salutary axiom to keep in mind is that if things go wrong it is the secretary's fault.

In a will, quoted in the newspapers, the following clause appeared—

I feel it to be incumbent upon me to bear in mind how very much one owes to an efficient private secretary in a busy responsible position, and whatever success and comfort I have enjoyed in office life, my secretary, by her intelligence and her zealous, unselfish loyalty, has largely provided over a long strenuous period and was thus of great assistance to me.

The private secretary has the power to do a great deal towards easing the burden of an employer whose work and responsibilities make heavy demands upon him, and that such help can be deeply appreciated is shown by the paragraph quoted above.

CHAPTER II

GENERAL HINTS ON SHORTHAND AND TYPEWRITING

Taking shorthand notes—Typing correspondence—Manuscripts and documents—Dictation Direct on to Typewriter—Dictating Machines—Duplicating and copying—Office machines

THE secretary should be equipped at the start of the day, and whenever sent for by the chief, with pen, pencil, and a notebook open and marked at the appropriate place by a rubber band. The chief must never be kept waiting.

Taking Shorthand Notes

The pen should be filled in advance, and a pencil must be available in case ink should run out during dictation. A wide margin should be left in the notebook, in which to note any additions or alterations which may arise as the dictation proceeds. A mark can be placed in the margin against the line to be altered; if the alteration involves a long addition it can then be taken down on a later page with an equivalent mark for cross reference. If time permits, it is wise to write names and addresses in longhand where verification is likely to be difficult. Frequently the letters to be answered are passed over to the secretary at the time of dictation. Each letter should be crossed off in the notebook as it is typed, and a check made at the end of the day that every letter has been transcribed.

By making some preliminary estimates and calculations, the secretary should arrive at a basis by which can be gauged the length of a typewritten transcript of notes, thus enabling the letter to be well displayed on headed paper.

A few *don'ts* for secretaries—

1. Never interrupt during the course of dictation. Reserve questions for the end (marking any queries in the notebook).
2. Never ask for information which can be looked up.
3. Do not fidget during dictation. Check any restless habit

such as tapping with the fingers, turning over papers, etc. Be quiet, apparently unhurried, and reposeful in manner at all times and particularly during dictation.

4. Do not give the impression that you consider your employer a slow dictator, by rushing ahead (probably with carelessly formed shorthand) and appearing to wait for him. Slow dictation affords an opportunity for improving shorthand outlines.

5. If errors arise never try to prove yourself right.

6. Do not "edit" letters unless asked to do so. Type them as dictated, of course rectifying any obvious slip such as the repetition of the same word several times in a sentence or paragraph.

Typing Correspondence

In the typing of *private correspondence*, everything of a commercial character should be avoided. For the ordinary social letter, with which the private secretary is principally concerned, the general layout is to a large extent governed by the type of notepaper and heading. The effect to be aimed at is the artistic framing of the typewritten matter within the notepaper by means of appropriate marginal white space, and of judicious centring. Generally accepted customs are as follows—

Margins. The method most commonly adopted, and probably the most artistic in effect, is to centre the letter on the paper with a uniform margin surround at left and right (and bottom if the matter fills the sheet). On quarto paper this would be achieved by a left-hand margin stop set at 18, the right-hand at 78 with ordinary elite type (which is taken as the basis of calculation throughout the chapter). Compensating adjustments would be needed for pica type. If the page is a full one, the typewritten matter would then finish $1\frac{1}{2}$ inches from the bottom of the paper. Wider or narrower margins can be adjusted proportionately but unless very small notepaper is used the wider margins give a better effect. Where an even margin involves word-splitting, see that a method of division is employed which conforms to a recognized standard (e.g. division at root or a syllabic division. *Examples:* Send-ing; recog-nized).

Line Spacing. Double-line spacing for the body of the letter is not unusual for private correspondence; but again this must be modified by the length of letter and size of paper; the use of single-line spacing is quite correct. Personal correspondence on private paper is sometimes typed on both sides of the paper. Avoid a turn-over or continuation sheet involving only a few lines above the signature.

Date. The date should be indented two lines below the address-heading or should begin at the same scale no. as the first line of the address; it should not extend beyond the agreed right-hand margin. If the modern fashion of printing the address in the centre of the notepaper is followed, the date should also be centred. The usual method of setting out the date is "25th December, 196-." The style sometimes adopted "Twenty-fifth December" is somewhat mannered and not recommended, but it is unnecessary to mention that, in every detail, an employer's tastes must be strictly observed. A comma after the month is optional.

Inside Address. In private correspondence the inside address is most usually typed at the end, not at the beginning of the letter. In the case of very personal letters where the salutation is of an intimate nature—for example a letter beginning "Dear Jim"—many employers prefer that no name or address should be typed on the letter itself. In such a case the secretary is advised to add the name and address to the carbon copy, type the envelope immediately and fasten it to the letter.

Close. If a closing phrase, such as "With kind regards," is used before the final subscription, the words are generally typed with an indent of 12 or 18 from the margin and are followed by a comma.

Paragraphing and Indenting. A fresh paragraph (made by indenting 6 for elite type (5 for pica type) should be used for change of subject, or even to break up a long subject, but the starting of unnecessary paragraphs, and the unintelligent arrangement of paragraphs, must be avoided. A letter should rely be written in one paragraph alone.

Subsidiary subjects should be dealt with by means of

uated indented margins, and important points should be bulleted, or numbered.

An example of such a letter is given on page 9 (*example (a)*), while a specimen of a private letter (*example (b)*) is shown on page 10.

As letter (*a*) is somewhat formal, the name and address of the addressee have been typed at the head, instead of the foot. **Enclosures.** It is not usual to type the word "Enclosure" in private correspondence unless the letter is definitely of a business character. Where enclosures occur in personal letters, these are best attached at the time the letter is typed, to avoid any confusion, and a note made on the carbon copy of what is sent. Enclosures can again be checked at the time of dispatch. Where, however, the correspondence is slightly more formal or businesslike, or of great importance, a small metal disc can be gummed to the letter at the time of typing, to indicate an enclosure.

Corrections. If a correction has to be made by the typist, he should make a perfect erasure both on the top copy and on the carbon. If any subsequent alteration is made at the time of signing, it is essential that this amendment be made on the duplicate copy also.

Envelopes. Only a few hints on all these points can be given in a book of this size, but the secretary is reminded of the necessity of using envelopes which match the notepaper and which are also of an appropriate size for any enclosure. It is wise to type some sign (such as XXXXX) where the stamp is to be affixed, if the letter is to be sent abroad and foreign airmail postage is involved.

Business Letters. The setting out of business correspondence is dealt with fully in typewriting manuals and textbooks. It differs from private correspondence mainly in the following points—

1. The addressee's name and address appear at the *top* of the letter.
2. Single, not double-line, spacing is customary unless the letter be a very short one.
3. A reference, consisting usually of the initials of the

dictator, the typist and the relevant file number, is typed in the top left-hand corner. Example: DPT/JMR/1542.

4. The word "Enclosure," with an indication of the number of enclosures, is typed in the left-hand bottom corner or alternatively in the top left-hand corner. Sometimes a stroke is put in the left-hand margin against the line referring to the enclosure.

Manuscripts and Documents

The following are the main points to observe in connexion with the typing of authors' manuscripts unless modifications are desired by the author—

Use: quarto paper,
double-line spacing,
18 margin (or 24 if marginal notes are to be inserted),
typing inch at top and bottom (page number to be within the typing inch).

Type title page containing:

title,
author's name beneath it,
author's full name and address in bottom left-hand corner,
number of words in bottom right-hand corner.

It is wise to put a pencil line in the margin to mark the typing inch at the bottom of each page before insertion.

The ribbon, the typewriter or the quality of the paper should not be changed in the middle of a continuous piece of work. The type and style of setting out should be uniform throughout.

Each sheet should be paged in pencil as the work proceeds until the whole copy is complete; be certain that the manuscript is paged before the work is started. Unless pagination is carefully watched, confusion quickly occurs. If odd pages are retyped they should be checked with the original at the time, or the original placed behind the retype for checking.

SPECIMEN LETTER (b)

01 251 024

5 Prince's Gate, London, W.7

12th January, 19--

Dear Colonel Allchyn,

Thank you for your letter of 7th January, in which you kindly suggest my attendance at your next meeting to outline to your members the main points of the Bill to come before the House shortly.

I should be very pleased to accept, but, unfortunately, I have already an appointment on that day (30th January) which I am afraid would prevent me from arriving in Bourton-on-the-Water until about 8 p.m. As your meeting is due to start at 7.30 p.m., I imagine that this would be too late.

Should you feel that a talk on this subject, at a later date, would be of any interest to your members, I should be very pleased to fall in with a day and time that suits you, if you can give me fairly long notice.

Yours very truly,

Harry Wainwright

Lt. Col. R. Allchyn, D.S.O.,
The Chase,
Bourton-on-the-Water, Glos.

Original manuscripts must be returned with typescripts. If more than one typed copy is required, type each from the *original checked copy* to avoid multiplication of errors.

In estimating the number of words of typewritten matter to a page, a normal quarto page of elite type, double-line spacing, averages 26 lines of 12 words, and it is usually calculated at from 276 to 312 words to a page.

Documents are typed on foolscap paper with the left-hand margin set at 12. The typing is carried to the edge of the paper on the right. Where this is not possible a row of full stops or a typewritten line obtained by adjusting the underscorer is taken to the edge. For example
or _____.

In the case of legal documents such as wills, deeds, agreements, etc., names are typed in capitals, punctuation is not used, and erasures are not allowed.

Dictation Direct on to Typewriter

Every secretary should accustom herself to type straight from dictation on to the typewriter without getting nervous or flurried. A steady, even flow of typewriting, the avoidance of erasures (which hold up the dictator), and a quiet method of work should be acquired; any noisy movements, such as jerking and banging the carriage release, should always be avoided.

Dictating Machines

This is a mechanical device, based on the gramophone system, which enables an employer to dictate on to a record which can be transferred to a reproducing instrument used by the secretary. The speed can be adjusted and repeats can be obtained. Tape recorders are being increasingly used for this purpose. The working of the various types will be explained willingly by the makers of Dictaphones and other machines.

Duplicating and Copying

In addition to the taking of copies of letters for file purposes, it is necessary to have some method of reproducing a number of copies from one original.

LETTER COPYING. The most usual method and that

generally adopted in private secretarial work is the carbon copy. By this means up to six typewritten copies can be taken at a time and even more if the paper be *very* thin. The carbon leaves are inserted between the sheets of paper, the glossy side of the carbon facing the typist as the paper is inserted in the rollers. (*Note.* The paper-release lever must be used when the paper is inserted, to avoid creasing the carbons.) The use of worn out and creased carbons must be avoided. Any alteration made on the original must be copied on to the duplicate.

Many employers prefer that the carbon copy shall be presented with the letter for signature in order that it may be initialed as correct.

It frequently happens that the same information about a transaction is needed for several purposes and in several different departments—e.g. invoice, delivery note, stock sheet, accounts records. To this end sets of documents are prepared (frequently differentiated by colour of paper and printing ink) which are either edge-gummed at the top or gummed together along a narrow strip which is perforated and can be torn away when the record has been made so separating the documents. Instead of the typist's inserting loose sheets of carbon paper, much time and labour is saved by the use of coated papers. In one type a thin film of carbon is given to the back of all sheets but the final sheet in each set. In another, use is made of N.C.R. ("no carbon required") paper and the copy is produced merely by pressure of one treated sheet against another. The record can be hand- or typewritten. If very thin paper is used up to ten copies can be obtained.

DUPLICATING. Where a large number of copies is needed, one of the standard methods of duplicating can be used.

(a) *The Spirit Process.* An original is prepared by hand- or typewriting on a sheet of glazed paper over a hectograph carbon placed shiny side upwards so that the impression appears on the back of the glazed sheet. This sheet is then run round a revolving drum on a machine similar to those described under "Rotary Duplicator" (p. 14). Paper may be hand-fed or semi-automatic, and is moistened as it passes through with

pirit stored in a container on the machine. The paper makes the impression on contact with the master copy. A multi-coloured master copy may be prepared by means of carbon papers of different colours, and this will produce multi-coloured copies. About a hundred and twenty-five good copies can be taken from one original.

(b) *Stencil Process*. Here a stencil (a sheet of specially prepared material) is placed in the typewriter. The ribbon is first switched out of action to enable the type, which must be absolutely clean, to strike directly on to the stencil, thus making a perforation through which ink is subsequently forced. A sharp, staccato touch is needed, each key being struck in such a manner as to ensure an even perforation. The pressure necessary varies with the different letters; for example, such capitals as "M" need a heavy stroke while unless "o" is struck lightly a hole in the stencil will result. Errors can be corrected by covering a word or letter with special varnish, and indistinct letters can be developed by the use of a special fluid. One stencil sheet can be used to reproduce on an average 500 copies (though from specially durable stencils several thousand copies can be obtained); the stencil can be cleaned and stored away for future use.

A stylo pen is employed for drawings or handwriting, including signatures. The appropriate paper for duplicating work is of a specially absorbent quality to avoid smudging.

A "hard-sized" duplicating paper can be used where the duplicated sheet is to be completed in pen and ink.

Duplicating machines are of two types—

1. *Flat Duplicator*. This comprises a hinged frame (attached to a flat surface) in which is stretched the stencil sheet beneath a silk protecting diaphragm. Copies are obtained, one by one, by placing a sheet of paper on the flat surface, bringing the frame down over it and running a roller, covered with duplicating ink, down the diaphragm. (It is necessary for the diaphragm to be well inked at the start, but in all duplicating work over-inking must be avoided and all parts of the mechanism must be kept clean.) This is a simple, inexpensive device suitable where the number of copies required is not large.

2. *Rotary Duplicator*. By this method the stencil sheet is stretched round a revolving drum, covered by a silk gauze operating on inked rollers. The drum can be revolved by hand or may be electrically driven. The paper is, in most models, automatically fed into the machine and ejected into a tray. Methods of automatic inking vary; the Gestetner and the Roneo illustrate different methods. The makers of the well-known types of machine will give instruction.

Where duplicating on a very large scale (for example several thousand copies a day) is desired, type-setting machines, such as the Multigraph, are a practical installation. The Rotaprint is another pattern of office printing machine.

Where a number of copies of important documents are required for circulation to various interested parties (for example, probate of a will) the document is frequently reproduced by "Photostat"; and similar photographic methods of reproduction (frequently in miniature) are largely used by banks and other organizations for record purposes. Their use is spreading rapidly in offices of all sizes.

Office Machines

In modern offices mechanization is being put to an increasing variety of uses.

Addressing Machines can be used for addressing envelopes and letters for circularizing regular clients.

Stamping Machines are used for stamping letters or insurance cards.

Franking Machines are used to frank letters and insurance cards with the correct amount without the use of stamps.

Adding and Calculating Machines are used for arithmetical calculations in accounts.

The private secretary (although unlikely to be called upon to use mechanization on a large scale) is advised to study such devices as tape-recorders, Dictaphones, electric typewriters, continuous stationery, mechanical preparation and signing of cheques and all modern methods of automation likely to be used in secretarial work.

CHAPTER III

CORRESPONDENCE

Incoming: opening, sorting—Outgoing: dictated, answered by the secretary—Records—Dispatch—Recorded delivery—Registration—Money—Bulk postings

THE secretary will find the use of labelled letter trays for sorting correspondence a very practical help to methodical work. The number and designation would depend upon the nature of the work, but the following would always be useful—

- (a) For letters which can be put straight aside for filing.
- (b) For letters which can be dealt with by the secretary.
- (c) For letters to which replies must be dictated.
- (d) For letters which need reference to previous correspondence. These will ultimately go into trays (b) or (c).
- (e) Accounts.
- (f) Letters ready for signature.
- (g) Letters for dispatch.

Incoming Correspondence

The chief may prefer either—

1. To open the letters himself; he will then deal with them with his secretary who will put them into the appropriate trays; or

2. To authorize the secretary to open all correspondence except such letters as are marked "Private" or "Personal," and those in the recognized handwriting of relatives and intimate friends. (In this connexion the secretary must exercise scrupulous care, for to open such letters would be a great breach of good taste.) The secretary's procedure in this case will be as follows—

First to open the envelopes carefully, holding them up to the light to verify that no enclosure is left inside; and marking the letters with a date stamp.

Then to read through the correspondence, sorting the letters into the appropriate trays as outlined on p. 15. A record of all incoming correspondence and its disposal is a safeguard; but the single-handed secretary to a busy man rarely has time for this.

Emphasis might be laid at this point on the necessity for using discrimination in dealing with letters in order of urgency.

Outgoing Letters

Letters in tray (b) will be subdivided into—

1. Those which the secretary will write and sign as "Secretary."

These must be worded very tactfully so as to guard against any appearance of self-importance on the part of the secretary. If an opinion is expressed as that of the chief, his views must be clearly verified; his name must never be used without his authority.

2. Those to be written on behalf of the chief (usually in his absence), signed with his name, followed by the secretary's initials.

Here the necessity for the caution referred to above is even more stringent. In business circles a letter signed in this way would show the signature as being *per procuracionem* of the chief (implying that the secretary has the chief's legal authority). The signature would then be, for example,

p.p. Victor Melville

Mary Smith, Secretary.

but the "p.p." is rarely added in the more personal type of correspondence with which the private secretary is dealing.

3. Those which the secretary composes for the chief to sign personally.

It is obviously of the utmost importance in these letters that the style, phraseology and idiom should be such a replica of those employed by the chief himself that the recipient cannot guess that the letter was not personally dictated.

If the chief is away, urgent letters of importance, requiring his personal attention, should have a formal acknowledgment indicating that a reply will follow on his return.

And now for a very important and practical hint in regard to dealing with all correspondence—TAKE THE UTMOST CARE IN REGARD TO TITLES AND FORMS OF ADDRESS. Verify all titles in the appropriate books of reference; instructions in this connexion are given in Chapter V. When addressing an envelope to a man the general custom in social use is to use the title Esquire (Esq.) after his name unless he can be addressed by a specific title: as George F. Esq.

Dispatch

In preparing letters for the post the following details should be observed—

- (a) Check the accuracy of the address on the envelope.
- (b) Check that all enclosures referred to are actually attached, and that the envelope is sufficiently strong and of a suitable size.
- (c) Weigh letters of more than average bulk, and all foreign letters. Mark the appropriate postage in the corner to which the stamp will be affixed.
- (d) Ensure that printed matter for abroad is sent by the cheapest method available.
- (e) Enter every letter in the Postage Book.

Where the letter or packet is an urgent one, the Express Services of the Post Office can be utilized—for example, Express Delivery or Special Delivery. The special express facilities and rates applicable are given in the *Post Office Guide*. For letters abroad, use should be made of Airway and Airmail letter facilities.

Where a record of postage is required the Post Office will issue a "certificate of posting" if desired; it is advisable to obtain this where the matter posted is of particular importance and registration is not effected.

Recorded Delivery

Where it is necessary to be able to prove that a letter or packet has been delivered and the contents are not valuable in themselves, use should be made of the Recorded Delivery Service. On filling in the form at the Post Office, the sender receives a certificate of posting, and the recipient signs for the packet on delivery. The fee for this service is 9d. Notification of delivery can also be arranged. (Compensation of up to £2 is payable for loss or damage.)

Registration

Registration (minimum additional fee 3s. inland or abroad) is advised in the case of any parcel, letter or document

of especial importance or value. In addition to the fact that some compensation for loss is available, a receipt is issued and obtained for dispatch and delivery. Packets for registration must be sealed with sealing wax or tape; knots in string must also be sealed. Full details of Post Office requirements if sealing tape is used are given in the *Post Office Guide*.

Money

Money can be dispatched by post in the form of—

- | | |
|-------------------|---|
| (a) Cheque, | (d) Coin (up to £5 only), |
| (b) Postal Order, | (e) Bank notes or currency, |
| (c) Money Order, | (f) Postage or National Savings stamps. |

(a) and (b) should be crossed (see pages 65-7); (c) can also be crossed but the fact that the issuing Post Office takes the name of the sender and the name of the person to whom the order is to be paid is in itself a protection; (d), (e), and (f) should *always* be transmitted by registered post. The ordinary registration fee of 3s. covers up to £100 (£2 18s. abroad).

Special fees are charged for amounts in excess, if full value is to be recovered in case of loss, and a special declaration must be made of amounts above £100.

Money must be dispatched in the special envelopes provided by the Post Office. Coin must be firmly packed to avoid shifting.

Insurance can also be effected through the Post Office.

Bulk Postings

Where a large number of packets on which the same postage is payable are to be dispatched at the same time, they may, in certain circumstances, be made into bundles and taken to the Post Office for franking. The total cost of the postage is handed to the counter clerk. This service is not available at all Post Offices.

CHAPTER IV

PLANNING THE DAY'S WORK

Daily routine—Diaries and memory aids

THE need of method and orderliness in secretarial work has already been stressed. An efficient secretary is never flurried and never caught unawares. A skeleton foundation plan of a normal day's work (which must naturally be modified according to circumstances) is a great stand-by, and brings a methodical outlook to bear on the day from the start. The day's work should be surveyed in advance as far as possible, and every item dealt with in order of urgency. This is a point which must never be lost sight of throughout the day, and its observance does a great deal towards reducing the danger of flurry.

Daily Routine

Put briefly, such a scheme would cover the following advice to secretaries—

1. On arrival in the office (which should be a few minutes *before*, not *after*, the starting hour)—

(a) Get out necessary tools and equipment, such as sorting trays, notebook, pens, pencils, and be ready to take down a letter at any moment.

(b) See that both your own and your chief's desks are tidy, inkwells filled, pencils sharpened, and blotting paper clean. Remove any dead flowers, and change date on calendar.

(c) Uncover and clean the typewriter. See that the type is spotlessly clean. (Dirty type is a very visible sign of inefficiency and slovenliness.)

(d) Refer to the diary or reminder cards to see what work is urgent and what appointments there are for the day. Prepare any material needed in this connexion.

2. If you are responsible for the opening of the letters, open,

sort and, if necessary, number them as suggested in Chapter III on Correspondence, and stamp each with a date stamp showing time of receipt, if such a stamp is available.

3. Put aside and lock up immediately all money enclosed in correspondence, first crossing any uncrossed cheques. (Pencil an explanatory note on the covering letters. *Never leave any money, cash or cheques, lying about at any time.*)

4. When the letters have been read through, enter in your own and your chief's diary any engagements quoted in the current correspondence, and, later, in replies thereto.

(NOTE. Be ready to take down letters from dictation at any moment during the day.)

5. Type any urgent letters which need signature before lunch.

6. Prepare paying-in slips and money to be paid into the bank, before lunch. Remember that banks usually close in the early afternoon (before midday on Saturdays).

7. Having typed all the letters in good time for early signature, opportunity must be found during each day for—

(a) Filing.

(b) Carding.

(c) Entering up Account Books.

(d) Balancing Petty Cash and Stamp Books.

These duties should not be allowed to accumulate and it is essential that filing should always be up to date, in order that the latest letter can be referred to immediately.

It is wise to set aside a definite day weekly for the checking up of stationery supplies. The necessity for looking ahead in secretarial work cannot be stressed too often. A hint might well be given here as to the need for economy in the use of stationery. The employer rightly regards waste as a sign of inefficiency.

The day, as written down here, sounds tranquil and uninterrupted. Actually, just because it is *not* so, the urgent need for plan and order arises. The average day in a secretary's life is one of a thousand interruptions (from caller, telephone, or employer); hence the need not only of equability but of a scheme of orderliness and method in work and records which is foolproof against interruption.

Diaries and Memory Aids

The secretary must, by means of concentration and training, cultivate a good memory. It is as valuable an asset as a good technical training, and no secretary gets far without it. Nevertheless, the best of memories must not be left unaided, for two important reasons—

(1) If the mind is busy holding small details it cannot be free to concentrate on organization and larger matters.

(2) If the secretary, and the good memory with its unwritten record of necessary details, are unexpectedly not available, there is no check on work to be done. The lack of written records may also have unfortunate results where evidence is required.

If only for these reasons, the efficient secretary will make a written note in the diary, or on reminder cards, not only of every engagement and interview arranged, but of any work required to be done at a given future date. A specimen day's diary might contain the following entries. These would appear in somewhat less detail, of course.

SEPTEMBER 20TH, 19—

- 9.30 Mr. Evans's Agenda wanted for R.N.P.S.
 - 10.0 Meeting of R.N.P. Society: 10 o'clock, Cannon Street.
 - 10.15 Mrs. Abel calls.
 - 10.30 Ring up Dentist and arrange Mr. Evans's appointment.
 - 11.0 Mr. Jackson calling re car repair.
 - 12.0 Get money from Bank for wages, insurance, and petty cash.
 - 2.0 Car wanted for Mr. Evans at Cannon St.
 - 3.0 P.M.S. meeting. Get out last Minutes.
- Etc.

NOTES—

- Season ticket expires Sept. 25th.
- Has Jenkins signed Agreement due Sept. 15th?
- Fire Insurance due Sept. 29th. Revaluation necessary?
- Rent received from Adams due today?
- Draft list of Estate rents for Sept. 29th, and subscription list.
- Order supply small notepaper if stock short.
- Remind Mr. Evans of niece's birthday next Monday.
- Get rough notes of R.N.P. meeting.
- Look up week-end trains and arrange cars for Shoot.

More elaborate forms of memory aid such as "ticklers" or "flags" (movable reminder signals affixed to index cards) are dealt with in the chapter on the Card Index system (see pages 44-5). These rather more elaborate systems are particularly suitable for the work of a dentist, doctor, or organization dealing with subscriptions.

A simple method of memory aid is a small Card Index, divided by twelve projecting guide cards bearing the names of the months. At the time a matter arises claiming attention at a later date, a note can be made on a card which is slipped behind the appropriate month, in order of date. For example rent is due to be received on 25th March. A note "Brown's rent due 25.3.19—" can be typed on a card which is put behind the March guide card. These cards are referred to daily and matters which might easily slip the memory are thus kept in view.

The secretary is warned to use the very simplest and quickest method suitable for her particular work. Elaboration of unnecessary detail retards instead of aids the day's work and it is easy to become the slave of detailed systems, which, while excellent in businesses, are too elaborate for private secretarial work.

This chapter is of considerable practical importance and it will be as well to sum up as follows—

1. Plan and shape the day to a definite routine pattern.
2. Execute the work in order of urgency.
3. Write everything of importance to be remembered either—

(a) in the diary; or
(b) on a jotting pad, which can be looked over at the end of the day (*not* on odd scraps of paper).

4. At the end of the day, confirm that every item has been attended to. Few things are more exasperating to a chief than to have to run over the details of the secretary's work at the end of the day to see that all points have been dealt with—unless it is to realize, when he gets home, that some have *not* been dealt with.

5. Make some form of reminder record in regard to matters needing attention at a future date.

6. Do not allow work on filing and records to accumulate. Keep up to date each day.

7. Write down every telephone message and do not forget to act upon it.

It is a wise precaution to obtain a receipt from any person to whom an important paper is handed, and to make a note in the appropriate file or place from which it was removed where this applies.

CHAPTER V

SOCIAL CUSTOMS

The nobility—Methods of address for correspondence—Orders and degrees—Married women, widows and divorcées—Invitations—Answering invitations

THE greatest care should be taken over both the verification of titles when addressing letters and the correct form for use on letter and envelope.

The Nobility

The five degrees of rank in the English Peerage in order of precedence are—

DUKE	(referred to as "the Duke")
MARQUIS	} (referred to as "Lord")
EARL	
VISCOUNT	
BARON	

In signing his name, a peer uses his title only. His wife uses her Christian name followed by the title.

After the Peerage next in order come—

BARONETS (these do not rank as peers; the title, however, is a hereditary one).

KNIGHTS (who possess the honour for the period of life only).

Only a very brief summary of titles can be made here, and secretaries whose work involves frequent correspondence with people of title are advised to get a small reference book on the use of titles. A list is given in *The Typist's Desk Book* (Pitman), and fuller details in *Titles and Forms of Address* (Black).

When any doubt exists as to the rank of a correspondent, reference should be made to Debrett's *Peerage and Titles of Courtesy*. It would be an unforgivable offence for a secretary to make an error in this connexion.

METHODS OF ADDRESS FOR CORRESPONDENCE

Title	Formal	Informal	Envelope
Persons of Title			
DUKE¹	My Lord Duke	Dear Duke	To His Grace the Duke of Hereford
MARQUIS (or MARQUESS)	My Lord Marquis or My Lord	Dear Lord Flintshire	The ² Most Hon. the Marquis of Flintshire
EARL	My Lord	Dear Lord Exeter	The Right Hon. the Earl of Exeter
VISCOUNT	My Lord	Dear Lord Morleye	The Right Hon. the Viscount Morleye
BARON	My Lord	Dear Lord Alford	The Right Hon. the Lord Alford
BARONESS (<i>Life Peer</i>)	Madam	Dear Lady Alford	The Right Hon. Lady Alford
BARONET	Sir	Dear Sir Charles	Sir Charles Evans, Bart. (or Bt.)
KNIGHT	Sir	Dear Sir Arthur	Sir Arthur Lloyd, K.C.M.G. ³
The Church			
ARCHBISHOP	Your Grace	Dear Archbishop	His Grace the Lord Archbishop of . . .
BISHOP	My Lord	Dear Bishop	The Right Rev. the Lord Bishop of . . .
DEAN	Very Rev. Sir	Dear Mr. Dean	The Very Rev. the Dean of . . .
ARCHDEACON	Venerable Sir	Dear Archdeacon	The Venerable the Archdeacon of . . .
CANON	Dear Sir, or Reverend Sir	Dear Canon	The Rev. Canon Evans
PREBENDARY	"	Dear Prebendary	The Rev. Preb. Elliott
RECTOR, VICAR, CURATE	"	Dear Mr. Mott	The Rev. John Mott

¹ The verbal form of address "your Grace" is used only by servants and those not in social communication.

² Note, the prefix "The" (e.g. The Right Hon. . . ., The Lady . . .) is used only for Peers, Peeresses and their sons and daughters, and should never be omitted.

³ There are various orders of Knighthood, and the initials after the name vary accordingly. The example chosen is a Knight Commander of the Most Distinguished Order of St. Michael and St. George.

Orders and Degrees

Most people prefer to have Orders and Honours of which they are possessed placed after their names. Care should be taken in placing decorations and honours in their right sequence. The reference books mentioned will supply detailed information on this point. Orders of knighthood should never be omitted.

University degrees are not used in private correspondence. A Doctor's degree is an exception. The prefix "Dr." is not used in the address, but the name is followed by the degree.
Example—

Herbert Ellsworth, Esq., LL.D.

Doctor Ellsworth is a Doctor of Laws. (Take particular note of the absence of a medial full-stop in LL.)

Married Women, Widows and Divorcées

A married woman (or widow) is usually addressed on the envelope by her husband's name or initial, e.g. Mrs. George Dawson or Mrs. G. Dawson. A divorcée is addressed by her own Christian name, e.g. Mrs. Mary Dawson. The envelope of a joint reply to husband and wife is addressed to the wife.

The widow of a Duke, Marquis, Earl, Viscount, Baron, or Baronet is distinguished from the wife of the present titleholder, by the word "Dowager." Nowadays, however, many people do not care for the use of this word and prefer to add the Christian name as a prefix instead. This is quite correct. For example, instead of "The Dowager Countess of Harwell," the title "Anne, Countess of Harwell" would be used.

Invitations

FORMAL. Invitations to large functions such as dinners, concerts, dances and big At Homes are usually issued in the form of printed cards. The guest's name appears on the top left-hand corner of the card.

COUNTRY HOUSE PARTIES. A residential secretary would need to do a large part of the routine work in connexion with the issuing of week-end and house-party invitations, and the

keeping of records of those invited, for future reference. The looking up of suitable trains for guests not travelling by road, and the arrangement of cars to meet trains at the station, will entail an intelligent understanding of the A.B.C., Continental and local time-tables (see pages 32, 33). Such invitations will in most cases take the shape of informal notes.

ANSWERING INVITATIONS. The style of reply to an invitation is of course based on the invitation itself, i.e. either formal or informal.

An invitation in the third person is replied to in the same impersonal form. No salutation, subscription or signature is required. The reply should recite date, day, place and time of the function concerned. The addressee's name and address are not given, and the date is usually put at the bottom left-hand corner (not top right). If the invitation is from a personage of distinction, the acceptance should *not* be type-written.

The following is a specimen acceptance of an invitation couched in the third person—

Holly Vicarage,
Alton.

Mrs. Eccles Adamson has much pleasure in accepting Mrs. Pritchard's kind invitation to the Garden Fête to be held at Hadham Hall on Tuesday, 26th June, at 4 p.m.

21st May, 19—.

Occasionally—in the case of dinners and weddings—the formal invitation is a joint one from husband and wife. The envelope in reply would be addressed only to the wife.

When refusing an invitation it is more courteous to give a reason than merely to state the bare fact of refusal.

The private secretary will find it helpful to have an up-to-date edition of some standard book on etiquette available for reference.

CHAPTER VI

BOOKS OF REFERENCE AND SOURCES OF INFORMATION

Titaker's Almanack—*Post Office Guide*—Street directories—Telephone directories—*Directory of Directors*—*Army, Navy, Air Force and Law Lists*—*Crochford*—*Medical Directory*—*Who's Who*—*Kelly*—*Burke*—*Debrett*—*Keesing*—General reference books—Rail, air and road travel—Codes

It is necessary for the secretary to be thoroughly familiar with the use of reference books and to know the sources from which information can be obtained. Knowledge in this connexion will not only obviate the necessity for asking unnecessary questions, but will facilitate the careful checking of any doubtful points needing verification. The principal books of reference likely to be of importance to the private secretary are dealt with here.

Titaker's Almanack

This reference book (published annually) is a useful source of information on almost every subject of everyday interest to the secretary.

Post Office Guide

Full information regarding postal, telegraph, and telephone facilities, including postal and money orders, can be obtained by reference to the *Post Office Guide* and pamphlets obtainable at Post Offices. The details given include postage rates (land and overseas) and the methods available for posting different types of matter. Information is also given regarding foreign mails, and rates and dates of posting for various places abroad. The *Post Office Guide* is published annually with monthly Supplements.

The address of and facilities available at the various Post Offices in London and the nearest Post Office to the main London streets are contained in *London Post Offices and Streets*.

Similar information relating to the provinces is contained in *Post Offices in the United Kingdom*.

In addition to the normal references to the *Guide* for postage rates, etc., fuller use than is usually the case should be made, in dealing with correspondence, for the verification of correct place names where the accurate address is in doubt.

Special leaflets with details of Air Mail facilities can be obtained from any Post Office.

Street Directories

The principal directory for use in this connexion is the *Post Office Directory*. In addition to the street section which gives the name of the street and the responsible occupier of each house, office, shop and flat therein, there are special commercial, trades, and private residents sections.

This directory is published for London and each county.

Telephone Directories

In addition to the obvious information of names, addresses and telephone numbers of subscribers, much useful information may be gained by studying the preliminary pages for special services, etc. (See also page 54.)

Directory of Directors

This directory (published annually) contains a detailed list of the Directors of Joint Stock Companies, and the companies concerned.

Army List

This list (published annually by H.M. Stationery Office) gives details of War Office Commands, Regiments, Battalions, Officers, and other information.

Navy and Air Force Lists

Similar lists are published annually for the Navy and Air Force.

Law List

This annual list gives details regarding Judges, Magistrates, Solicitors, Barristers, County Court Registrars, etc.

Crockford's Clerical Directory

This directory (which is published annually) gives information regarding clergymen of the Church of England, Parishes and Livings, etc.

Similar clerical directories exist for other denominations.

Medical Directory

This contains lists giving details of qualified medical practitioners.

Who's Who ; Kelly's Handbook of the Landed and Official Classes ; Burke's Landed Gentry ; Debrett's Peerage and Titles of Courtesy

These books give biographical notes regarding persons having a definite position from hereditary rank, title, or order, as well as Members of Parliament, members of the higher grades of the Services, landed proprietors, Deputy Lieutenants, Justices of the Peace, and well-known members of the world of Law, Art, Commerce, etc.

It is important that careful reference should be made to one of these directories when any doubt exists as to a precise title.

For example—

A reply is to be written to Lady Bramshire whose letter is signed Anne Bramshire.

The secretary does not worry the chief for further information but refers to *Who's Who*, *Kelly*, *Burke*, or *Debrett* and finds that the writer is the Dowager Countess of Bramshire (Anne, Countess of Bramshire) and is therefore the widow of the preceding peer, *not* the wife of the present peer. The envelope would therefore be addressed to—

(a) The Dowager Countess of Bramshire ; or

(b) Anne, Countess of Bramshire.

Keesing's Contemporary Archives

A valuable reference work which reports current developments in national and international affairs, commerce, industry and economics, and social and religious matters. Also

included are summaries of general interest in the fields of aviation, law, medicine, technical developments, agriculture, art, science, etc., and a wide range of statistical tables, maps and charts. At the end of each report reference is made to the page numbers of previous entries dealing with the same or cognate subjects. The parts are issued in loose-leaf form together with a cumulative index and are posted weekly to subscribers.

General Reference Books

There are many specialized directories in connexion with almost every trade and profession, and the secretary in doubt on technical points is advised to refer to these.

The general books of reference it is helpful to have at hand (or to consult at the public libraries) include a good encyclopedia, reliable atlases and maps, the *Annual Register* (which contains a useful summary of the year's events), the *Stock Exchange Year Book* (which summarizes information regarding companies, securities, investments, etc.) and such useful handbooks of information for secretaries as *The Typist's Desk Book*, published by Pitman.

The private secretary will find that familiarity with appropriate books of reference not only makes for accurate work but widens the field of useful knowledge.

If any special research or inquiry involves reference to a large number of books, a Reader's Ticket can generally be obtained for access to the Reading Room at the British Museum. Reliable personal references must be given; the necessary form can be obtained from the Director.

Access to reference books can be obtained at the Public Libraries. The *Student's Guide to the Libraries of London* will be found helpful. It can be seen at any Public Library.

Rail, Air and Road Travel

The A.B.C. Railway Guide gives the time of departure and arrival of trains between London main line termini (or in

a local *A.B.C.*, the town of issue) and the station of destination; changes are indicated and brief details of bus services from main line stations to some towns where there is no railway station. Cross-country journeys can be traced in the *A.B.C.*. It is self-indexed, stations being arranged in alphabetical order, and gives details of fares. It also gives the county in which a town is situated, its population, distance from London, and early closing day. Where the journey is a cross-country one, it is, however, wise to apply to the railway officials for information and advice. As a town has frequently more than one railway station, care must be taken to see that trains arrive and depart from the same station, or that time is allowed for transfer from one station to another.

It should be unnecessary to add the reminder that in all time-tables Sunday trains are shown separately, and great care must be exercised in noting the distinction in regard to these, and to trains marked to run on Saturdays only. On long distance and night journeys changes from a.m. to p.m. must also be carefully noted, although this is simplified now that the 24-hour clock system is in general use.

Further, the changes between summer and winter services, which usually take place in June and September, must be watched. In addition to the general time-tables mentioned above, there are, of course, the regional time-tables issued by British Railways.

Railway Inquiry Offices are frequently able to supply details of bus services between towns where rail services have been discontinued.

The A.B.C. World Airways Guide contains useful information regarding facilities for air travel at home and abroad.

Travel Agencies will supply information with regard to road travel by coach. The Royal Automobile Club and the Automobile Association will prepare routes for members, and their handbooks include useful lists of hotels. Further information on hotels may be obtained from the British Travel and Holidays Association, 64 St. James's Street, London, S.W.1.

The secretary must be prepared to make all preliminary

inquiries well in advance and to make reservations and bookings as required.

For general notes on travel arrangements see page 151.

Codes

In telegraphing, and more especially in cabling, words or figures are often used which, by an arrangement previously made between the parties, are understood to represent a combination of words or whole sentences. Any arrangement of this kind is known as a code, and the word which represents a phrase or a sentence is called a code word. It is obvious that the use of a code means a vast saving of expense, particularly when foreign trading is taken into account. Well-known codes are the ABC and Bentley's.

CHAPTER VII

FILING

Objects and principles—Methods—Filing systems—Appropriate systems for private secretarial work—Practical hints

THE wide field of filing will be surveyed from the specialized viewpoint of the private secretary; only methods appropriate to this type of work will be dealt with in detail.

Objects and Principles

The object of filing is the preservation of documents for *easy, accurate, and speedy reference*. The last five words are italicized as they contain the crux of the matter; they govern the method to be adopted.

Methods

Easy reference may be achieved in a variety of ways dependent upon the type of material handled, and the nature of the work involved. Obviously the method best suited to the work of a charity appeal organizer would be less suited to the need of a country gentleman with farms and estates. Several factors govern the selection of the best method—

- (a) Suitability for the particular type of work dealt with.
- (b) Simplicity. It must ensure clear and rapid operating.
- (c) Easy accessibility. The equipment involved must bear relation to the accommodation available; in many cases interference with existing furniture would be impracticable.

For example, where the only room available is a study or library in a private house, or a small room adjoining a consulting room, large filing cabinets would be out of the question.

Filing Systems

Methods of filing are broadly divided into—

- (a) Vertical
- (b) Horizontal

Vertical Method

By this system the papers of each correspondent are placed in a pliable cardboard folder (quarto or foolscap); the upper side of the cover is an inch shorter than the under, thus leaving space for an indication label. These folders are arranged vertically, the opening edge of the folder, bearing the label, on top. As the folders are arranged on end (not too closely packed), papers can be placed in or taken out of them without removal of the actual folder.

The folders are normally stored in drawers in special filing cabinets. Where such a piece of furniture is impossible, and only a limited number of files is required, they may be stored vertically on shelves in a cupboard.

These file-folders may be classified by one of the three following methods—

1. Alphabetical
2. Numerical
3. Alphabetical-numerical

1. ALPHABETICAL METHOD. Each folder bears the name of a correspondent. Folders are arranged in strict alphabetical order, usually by the directory system.

Stiff, coloured, projecting guide cards divide up the letters of the alphabet, A from B and so on, and the individual letters are subdivided again into groups, Aa-Af; Ag-Am; etc., to facilitate easy reference. Adequate subdivision of the index is essential if files are to be found quickly.

A miscellaneous folder is provided at the back of each division in which can be filed the letters of isolated correspondents which are not likely to be recurrent. These can be transferred to appropriate individual files should the need arise.

2. NUMERICAL METHOD. Each correspondent is allotted a numbered folder. Folders are arranged in strict numerical order in the cabinet.

Divisional coloured guide cards are inserted to divide up the folders into groups of 10.

It will be obvious that an index system will be needed here

to link up names and numbers. Before we can look up Mr. Swan's letter we must know the number of his file.

Therefore the numerical system involves a card index, consisting of small cards, usually 5 in. \times 3 in. (housed in an appropriate box-drawer the same size), bearing the name of each correspondent and his file number.

At first sight this method may seem more cumbersome. Actually in operation it is one of the simplest and most fool-proof. It has several advantages—

1. Numbered files are easily found, and in replacement are less likely to be put back out of order.

2. In business correspondence a fixed reference number for use on letters is readily available.

3. The system is capable of indefinite expansion. There is no need to estimate the room to be left available in each group and drawer, as in the alphabetical system.

4. The card index serves many useful purposes—

- (a) It can be maintained as a useful address record easily kept up to date.

- (b) It can be used for practical cross-reference purposes.

Example: The Venerable Hugh Adams, Archdeacon of Thame, can be carded under Adams (reference Archdeacon of Thame) and under Thame, Archdeacon of (reference Venerable H. Adams).

- (c) In some specialized work such as Charities, etc., a more personal note can be made on the card: *Example*, "Annual Subscriber, £1 1s. Last subscription paid 1st March, 19—."

(For fuller information regarding Card Index systems, see Chapter VIII.)

3. ALPHABETICAL-NUMERICAL. This is a rather more elaborate system which combines alphabetical and numerical methods without a card index.

Folders are arranged in alphabetical groups, and are numbered within these groups.

Each letter of the alphabet (and here again the letters are subdivided) has its own appropriate guide index card which contains an index of the numbered files in that letter-group.

For example Aa-Ag is one division with its own guide indicator, A¹ being the first group. The first file arising to be made in that group is Mr. E. Adams and his folder is 1. The guide card contains metal slots and in the first slot numbered 1 is slipped a typewritten tab "E. Adams" 1/1. His folder is numbered 1, and appears directly behind the guide. The next correspondent in that group is F. Abbott; he is given a number 2, and his tab typed 1/2 and inserted accordingly. You will see that here Abbott *follows* Adams and the directory system is not adopted; within the appropriate alphabetical group *numerical* subdivision is followed.

Although the guide card supplies a self-indexing method, an auxiliary card index is sometimes desirable.

This is, of course, a rather more elaborate, though clear, modern method.

Box Files

Where correspondence is non-recurrent and limited in scope it is possible to file under this very simple method. A cardboard box (in book-shape) with alphabetical index sheets has a spring clip.

The letters are placed in it under the appropriate alphabetical initial.

This is suitable only—

(a) For use in simple work where there is little correspondence;

(b) As an auxiliary file for some specialized temporary correspondence, say the appeal for funds for a charity ball.

Subject Filing

In the preceding pages filing has been dealt with solely from the point of view of personal folders.

Similar methods can be followed by filing under *Subject* instead of under *Name*: all correspondence (whoever the correspondents may be) being filed under its subject. For example, all matters referring to Income Tax, or to Household, would be filed in folders under those particular titles.

Appropriate Systems for Private Secretarial Work

Probably the most suitable methods for private secretarial work in general are—

- (a) The numerical personal folder system with a card index;
- (b) A numerical system of subject files (which need not be many) with a personal card index referring to correspondence in those files (or a combination of both).

For example: the Income Tax File No. 52, would contain, among other correspondence, letters to and from the Inspector of Taxes, Summerton, and the Inland Revenue (Claims); cards would be made out for Inspector of Taxes, Summerton, and Inland Revenue, in both cases referring to File 52.

Such a system is simple and takes up little room in the housing of files as the number of folders is kept down to a minimum. It is therefore particularly suitable for a private secretarial post where accommodation is probably limited and correspondence not voluminous.

Method (a) is recommended for extensive correspondence, and (b) for work of more limited scope.

(c) For such work as that of a secretary to a Member of Parliament (where of necessity the matter to be filed is very voluminous, where only the latest matter is of current interest, and where time is very limited) the simplest possible system of subject filing is the most practical. "Dead" matter must constantly be transferred from the current files. A card index will have to be omitted in many cases through lack of time, and references can be made inside file covers themselves.

Horizontal Method

This method—which involves the storing of files in a flat, horizontal position on special cabinet shelves instead of vertically—has little to recommend it as access to files is more cumbersome and difficult. It is suitable for filing stencils, photographs, etc.

Press Cuttings and Catalogues

Press cuttings should be pasted on quarto paper and filed and indexed under subjects. (Where the number is very

limited they can be posted in an indexed "Scrap Book.") Catalogues are best stored book-wise, alphabetically.

Receipted Accounts

These are filed in numerical order, preferably in a spring file case, each account being numbered with the number allotted to it in the Cash Book. The accounts for each complete financial year are kept separate. (See page 73.)

Practical Hints on Filing

(a) Sort and classify all letters before starting to file.

(b) Fasten the carbon copy of the reply to the letter answered by tipping the corners with paste.

(c) Remember that strict order of date must be followed in placing letters in folders, the last letter being on top.

(d) File neatly and methodically. Do not place papers inside the folders loosely and carelessly so that they stick out and obscure the indication tab.

(e) Do not let folders or drawers get overcrowded. Transfer old material to reserve files and store away, making a reference on the current folder.

(f) File daily in order that reference to any folder ensures reference to the *last* letter on any subject.

(g) Keep in touch with any improved modern methods, or appliances.

As far as possible when a file passes out of the secretary's hands a record should be kept showing (a) date and (b) by whom taken, so that track can be kept of it. Where this arises on a large scale (between departments for example) a register is kept, and a "flag" is inserted in the place of the missing file.

CHAPTER VIII

CARD INDEX AND LOOSE-LEAF SYSTEMS

General object—Advantages—General and specialized methods—
Ledger accounts—Reminder signals, flags and tabs—Visible card
system—Loose-leaf system

THE object of the card index system is to meet the need of a quick, accurate and easy method of reference to required information (either general or specialized).

It probably owes its origin to the demand for an improved system of library cataloguing and indexing.

General Principle

A separate card is provided for each item (e.g. title of book, name of author, name of client or patient), and these cards are arranged in strict alphabetical order under the directory system already explained, in connexion with filing, on page 37. (The card index is there used as an index to numerical files.)

These cards are arranged in a drawer, and the sections of the alphabet are subdivided by projecting guide cards. The container may be a single small drawer in a box; it may be one of a series of such drawers in a larger box; or it may be a drawer in a large cabinet. For private secretarial work the small single drawers, which are inexpensive and light, are usually sufficient. They can be obtained at any large stationers, or manufacturers of office furniture.

The tendency of modern times is to use the card system increasingly as a substitute for bound book records. In addition to acting as an index to numerical files, and providing a useful record of addresses, the system has many other advantages, amongst them—

I. CLARITY. The strict alphabetical order makes it possible for a name, or subject, to be seen and found with the minimum of searching.

2. FACILITY. The cards are easily handled, removed or replaced; obsolete cards can be withdrawn and new cards inserted, without interfering with the continuity of the record. The cards are easily inserted in the typewriter.

3. COMBINATION OF PURPOSES. Information to serve a variety of purposes can be combined on one card.

For example—

(a) *Subscriber's Record*

Name

Address

File number or subscriber's number

Date subscription due

Account showing amounts paid and date

Such a card can be used by clubs, charities, institutions, etc., in connexion with subscriptions; by publishers for registering subscribers to publications; or in libraries.

(b) *Dentists and Doctors (where N.H.I. forms are not used)*

Name

Address

File number

Chart of mouth on which work done is noted, or

Details of attendance, medicine supplied, etc.

Date and hour of appointment

Account for services

Date cash is paid and amount

Cards for dental and medical work are often ruled in tabular form, various columns being headed with the type of attention given, e.g. for the dental extractions, dressings, dentures, fillings (gold, amalgam, white, etc.).

(c) *School or Institution*

Name

Address

File number (or student's or inmate's number)

Fee

Date admitted

Length of course, or visit

Date left

The back of the card can be ruled as a ledger account in which sums due and paid are recorded.

4. **EASY CLASSIFICATION.** Where classification is advantageous for any special purpose (for example, in club or charity subscription work, as a distinction between donors, annual subscribers, life members, etc.) different coloured cards can be used for easy classification.

In any type of work in which classified information is helpful, the secretary is advised to allot special coloured cards. In this way one set of cards can often be made to serve a large variety of purposes, thus doing away with the necessity for keeping separate sets of records. By colour classification labour is saved not only in the avoidance of duplicate carding but by facilitating quick reference to cards containing specialized information required.

5. PROVIDING SPECIALIZED RECORDS. Cards for a variety of specialized work (doctors, hospitals, dentists, etc.) can be obtained ready printed and ruled. Stationers and firms dealing with filing systems can supply cards ruled to any special requirements. Such cards can be obtained from such firms as Gilt Library Bureau Ltd., Shannon Ltd., Kardex, and others.

The private secretary is strongly advised to use the index system as much as possible for records and to make one set of cards serve as much as possible. This will not only save a great deal of trouble spent in keeping various books but will also make information to be obtained with greater ease and speed.

The system can, of course, be used as an index as well as a name index.

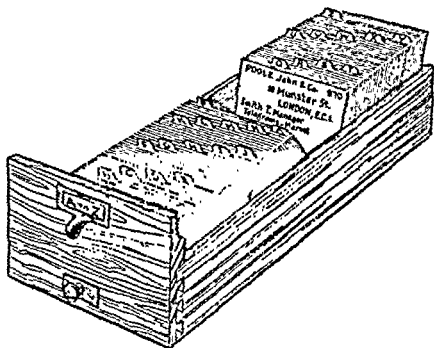
Ledger Accounts

Accounts can in many cases be ~~used~~ ~~in~~ ~~the~~ ~~ways~~ ~~outlined~~ ~~above~~

Cards can also form an excellent ledger. They have the advantage (a) that they can be withdrawn; (b) that it is not

estimate, as in a book, the amount of space an account is likely to require; (c) classification is easier; (d) they can be typed neatly and quickly.

Such cards are particularly useful where payment is made on the instalment system. The card bears the client's name and address, the dates at which instalments are due, the amount and sums paid. It is possible to see outstanding amounts at a glance, and cards for closed accounts can be



VERTICAL CARD INDEX

withdrawn, thus leaving a concise record of outstanding payments with dates due.

Reminder Signals, Flags, and Tabs

It is particularly easy with the card index system to provide a means of keeping important dates in evidence, by using small tabs or "flags." For example, the dentist's card may display along the top the days of the month. A flag is placed against the date of the next visit.

Cards relating to the appointments of the day can be withdrawn by the secretary every morning, and placed in proper order ready for the surgeon's reference as each patient calls. The flags are then moved on to the next appointment.

As these notes are intended for the private secretary, little has been said of the application of the card index system to business.

In the business world, however, it has been brought to a very high standard of efficiency of detail, and the secretary would be wise to study the methods adopted in the systems of firms already mentioned, and many others; and to adapt various methods of classification, and reminder-signals.

A form of card index reminder is dealt with on page 23. It is a practical method to adopt in simple work.

Visible Card System

An alternative to the vertical card index illustrated on page 44 is the Visible Card Index shown on the next page (46).

By this system some fifty cards are held flat in transparent covers in a shallow metal "tray," each card overlapping its neighbour but keeping its title in view. In this way, on pulling out the tray, the fifty cards are all simultaneously visible and any card can be withdrawn. A cabinet can contain from six to twelve such tray-drawers.

Although this system is perhaps associated in the minds of many people with commercial, rather than with private, secretarial work it is becoming increasingly popular.

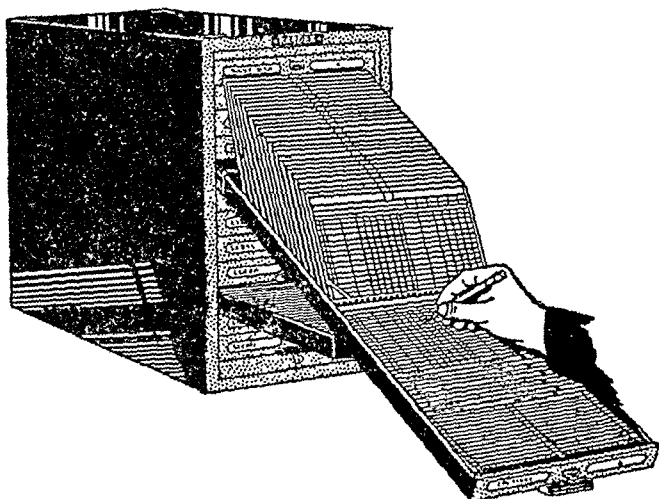
It has the definite advantage of quick visibility (fifty cards being seen at once) and it is particularly well adapted to the employment of the reminder flag system which should be put to the fullest use by the private secretary.

The illustration will give some idea of the method. The lower edge of the card (which projects by overlapping) has space for a name and address and, in such work as that of doctor or dentist, can be printed with the hour of the day, and the day of the month. In this way a coloured signal can be placed against the date and time of the next appointment. When the operation is complete, the signal can be moved forward three or six months to indicate the date on which the next visit for three- or six-monthly inspection falls due, thus enabling the secretary to see at one glance, by casting the eye

vertically down the fifty cards, the signals standing at a given date so that work to be dealt with on that date can be ascertained.

Colour differentiation in signals can be made so that, for example—

(a) red signals indicate reminders to be sent out that quarterly examination date has come round;



VISIBLE CARD INDEX

(b) green signals indicate the appointments for the day, thus enabling the secretary to withdraw appropriate cards each morning, and place them on the desk ready for the doctor or dentist in the order of his appointments.

From these details the secretary will see the advantages of the Visible system as applied to private secretarial work, and the additional advantage of the free use of coloured signals and guides.

All these card index methods can be adapted to any type of work, and the firms which specialize in them are always ready to give helpful advice, and to design the most suitable type and size of printed card.

Stress is again laid on the point of cutting down record work to a minimum by the use of *one* set of cards for many purposes, carrying out any differentiation in classification merely by a colour device in the cards themselves, the index-guides, or the reminder flags.

Loose-leaf System

The loose-leaf system is another substitute for the bound book record. Here a detachable binding cover has an adjustable screw, slide, ring or other metal device which grips a corresponding perforation in the paper and holds the page in position. The binder can open at any appropriate place at which a page is to be withdrawn, inserted, or referred to.

Such a method has some of the advantages of the card system over the bound record already put forward, and the pages can be typewritten.

Loose-leaf records are used, for example, for Accounts, Minutes, Bank Statements, etc., and various more elaborate variants of the simple loose leaf are especially adapted for specialized commercial work—for use, for example, in conjunction with calculating machines; the taking of multiple carbon copies, etc.

The loose-leaf book has the great disadvantage that pages may be lost, misplaced, destroyed, or tampered with. If the matter is of great value or importance (as, for example, in private accounts, or confidential work) the loose-leaf binder is locked. It is opened only by the person responsible who holds the key, issues any blank pages required (these must be consecutively numbered), and inserts new matter. (See also page 129.)

For general work the loose-leaf system has many advantages over the bound book, and is to be recommended to the private secretary.

CHAPTER IX

LITERARY WORK

Précis, summary and report writing—Proof correction—Style and layout

ABILITY to write a good report, to summarize quickly and clearly, and to be knowledgeable regarding proof correction and the general layout of printed matter are necessary secretarial qualifications.

Such a man as, for example, a Member of Parliament frequently requires a brief summary showing the present position of a given case, question, or transaction, and the main point or steps leading to that position.

Précis, Summary and Report Writing

In writing a summary for such a purpose, the fundamental rules for précis writing should be followed—

1. Read the subject-matter through carefully.
2. Read through a second time, underlining important features, putting brackets round all non-essential points which can be eliminated.
3. Prepare précis, condensing the summary to at most one-tenth the length of the original. If the reports are long, the length of the final summary should be even less than this.

In secretarial work it is frequently necessary to make an index précis of correspondence on files concerning a given subject. Such a summary is best made in tabular form, under the following heads—

Date	File No.	Correspondent	Subject	Action
------	----------	---------------	---------	--------

Précis writing and the preparation of summarized reports is work which needs great care and concentration in order that a clear grasp of the whole position may be gained before summary is attempted.

Accuracy of facts, figures and chronological order is essential. In all report or summary writing the matter should be presented in the simplest language. Tabulation usually gives far clearer results (although, of course, the tabular form would be incorrect for a *literary précis*).

A secretary can often help an employer by supplying beforehand, without waiting to be asked, a note containing a very short summary of main points of information concerning a question to be raised at an interview, committee meeting, etc.

Where the tabular form is not adopted, a wide left-hand margin with marginal notes is helpful, and in any sort of work of the nature of Statements, Reports, Summaries, Minutes, etc., marginal notes and headings should be employed freely and stand out clearly.

Proof Correction

In the correction of printed matter certain definite symbols are used for instructions to those setting up the type, some of which also apply to the correction of manuscript and type-written matter. The principal symbols in general use are given on the next page, with a specimen of a corrected proof.¹

It is customary for the printers to supply two "pulls" or sets of proofs printed on inferior paper. After correction one set is retained by the author and the other returned to the printers. It will be realized that any alteration in printed matter will involve delay and additional expense unless it is very carefully planned.

To reduce the cost of resetting to a minimum, where it is possible, when altering a word or words, others which will not occupy more than the space available should be substituted. If entirely fresh matter is to be used its length should be calculated on the same basis. If this is not done, not only the whole page may need to be set up again but a carry forward may be involved which may entail the alteration of subsequent pages. In Linotype, where a complete line of type is cast in one process, the difficulty is increased.

¹ Thanks are due for permission to use an extract from one of the late Robert Lynd's Essays for this purpose.

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2 S.C./

3 □

5 /-/

7 ,/

9 ♀

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34 rom

36 trs

The Blue Lion

II. The Shy Fathers

It is difficult to refuse a child's invitation, even when it is to attend the breaking-up ceremony at a school.

At first I pleaded shyness; but my niece said with a pout, "That's what all the men say. Elizabeth says her father's shy, but she's going to make him come; and Ann's father says he's too shy, but Ann's going to make him come too. Why should all the fathers be shy?" "I don't [anything] know about the fathers," I told her; "I can only answer for the uncles." "Well, why should uncles be shy? That, I confess, stunned me. "Oh, well," I said, "I'll come along with the shy fathers." [I admit I should not have gone if I had not have gone if I had not been fairly sure that the shy fathers would be therein considerable numbers/ the thought of being present in a large schoolroom/ I find terrifying to the imagination. It is not that I dislike the company of women and children/ on the whole, I think it is the best company in the world. But (as Bacon has said) a crowd is not company and the loneliness of a man entirely surrounded by women and children surpasses even the loneliness of a man isolated in the middle of the Sahara.

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of 37

NOTES ON SPECIMEN CORRECTED PROOF

1. Underlining with three lines indicates CAPITALS.
2. Double underlining means SMALL CAPITALS.
(N.B. Single underlining is an indication that the word should be in italics.)
3. □ is the mark for INDENT to show beginning of paragraph.
4. Apostrophe showing possessive case omitted. Note sign in margin to distinguish from "comma."
5. Hyphen omitted. Indicate by caret and hyphen in margin between two lines.
6. New paragraph not required. Words should run on.
7. Comma omitted. See (4).
8. Mark to indicate space should be closed up.
9. Apostrophe omitted to show letter left out. See (4).
10. "Father" should begin with small letter. The letters l.c. mean "lower case" as distinguished from "upper case," i.e. capitals.
11. The word "simply" omitted where shown by caret.
12. "He's" should be in italics.
13. Capital "A" for Ann.
14. Lines are too close together. The letters "ld." stand for "loaded."
15. Words "anything know" should be "know anything" and must be transposed.
16. Word crossed out in error. Dots underneath show the printer that the erasure is to be ignored. The word "stet" in the margin means "Let it stand."
17. Inverted commas omitted. Show commas as in (4).
18. "Stumped" to be altered to "bowled."
19. Badly formed letter "m." Attention of printer called by x in margin.
20. Letter "h" omitted where indicated by caret.
21. New paragraph required. "N.P." is written in margin.
22. Six words to be deleted. $\frac{y}{d}$ in margin should be written as shown to avoid confusion with "d" (letter to be printed).
23. "e" to be changed to "y."
24. Space required where shown by caret.
25. Change comma to full stop and begin new sentence with capital. (The capital is indicated by three lines under the "t.")
26. Letter inverted. © in margin calls attention to the correction.
27. Several words are omitted. Reference to original shows them to be "with no other man present, in the midst of a throng of far from shy women and children."
28. "Dislike" to be closed up.
29. Semicolon to be altered to colon.
30. Roman type, not italics, in word encircled.
31. Attention is called to the fact that the corners of line have slipped.
32. Brackets to be closed where indicated by caret.
33. This \perp is a usual mark to show that a printer's "space" is standing up between words "crowd" and "is."
34. Italic letter "h" which is encircled to be replaced by roman.
35. Hyphen omitted. See (5).
36. Letters to be transposed in "isoalted."
37. Full stop to be deleted.

Pages with uneven numbers are found on the right, those with even numbers on the left of the book.

Style and Layout of Printed Matter

It frequently happens that, in addition to the actual correction of printers' proofs, the secretary has to use some discrimination in passing the general layout of the printed matter as suitable. This is too technical a point to deal with here in detail, but the main points to be borne in mind are—

1. That the matter is displayed clearly (e.g. the print is not too small, the paragraphing too cramped, or the page too full).

2. That lettering and any decoration are simple and clear—not ornate or fussy.

3. That the actual style of the type is uniform and from the same fount (e.g. that the headings are not in *Gothic*, the sub-headings in *Baskerville*, and the main body of type in *Perpetua*).

4. That suitably proportioned size-differentiation is observed in distinguishing the headings and sub-headings from the main body of the matter.

5. That marginal surrounds are of good proportions.

6. That no unnecessary decorations and flourishes are used.

These are just a few of the points it is well to bear in mind when supervising the style as well as the accuracy of the printed matter.

Details as to the standard types, and the sizes of books, paper, type, etc., can be got from such reference books as *Whitaker's Almanack*.

CHAPTER X

RECEPTIONIST'S DUTIES

Telephone calls—Radiophone service—Callers—Interviewing

EVERYONE is now so well acquainted with the use of the telephone that it is hardly necessary to describe in detail methods of technical use.

Telephone Calls

The secretary has the power to give as pleasant an impression of courtesy by the voice and manner used in answering calls on the telephone as in the receiving of callers in person.

On picking up the receiver to take an incoming call the secretary should at once indicate who is answering by some such reply as "Queen's Nursing Home," or "Colonel Dawson's secretary speaking." If the caller's voice is recognized at once, a pleasant impression is given by some such reply as "Good morning, Mr. Johnson. This is Colonel Dawson's secretary speaking." The word "Hullo" should be avoided and no matter how pressed for time the secretary may be, or how irritated by the constant interruptions of the telephone, a pleasant and unruffled response must invariably be given.

Clarity of diction is of great importance and it is wise to pitch the voice low and emphasize consonants; the substance of the conversation should be expressed as concisely as possible. It is worth while giving careful attention to all these small points as it is not unusual for employers to try out an applicant's telephone voice and manner (perhaps unawares!). A message pad and pencil should always be beside the telephone. The caller's name (and if necessary address) together with date and time of call should be written down while the call is being taken, and if a message is given it can be added. It should be emphasized here that the memory should not be

trusted with calls and messages; they should invariably be written down while they are actually being received. If a stranger is speaking, it is wise to get an address as well as name, and spelling should be checked if there is any doubt. All these details are particularly necessary in such an appointment as that of doctor's secretary. It is very easy to take down a caller's name incorrectly (Power instead of Bower) with no means afterwards of tracing the originator of the call.

Full instructions regarding exchanges to be obtained are given in "Toll" or "Trunk" calls are given at the beginning of the *London Telephone Directory*. When using provincial directories it should be remembered that they are sectional and the correct section for the district required must be consulted.

Analogues should be used to identify any letter of a word or name which cannot be heard. They are particularly useful when sending telegrams by telephone. For example, if the word to be transmitted is "Park"—the telephone operator may hear this as "Dark" or "Part." The confusion can be cleared up by identifying "P" by the standard analogy "P for Peter," and "K" by "K for King."

In business firms and organizations—and in some large private houses—a telephone switchboard is used on which all incoming calls are taken and then transferred to the various people and rooms concerned by means of intercommunicating switches and signals. A good deal of tact may be demanded here as the secretary will need to be careful (a) to avoid putting through to the chief trivial or undesired calls, and (b) that while consulting the chief on one line the caller is temporarily disconnected, and is not "listening-in" on the other line.

In private houses it is more usual to have an extension of the telephone installed in various rooms and the ringing of a bell in the room concerned indicates that a direct call from the main exchange should be taken. There is no switchboard intermediary.

Under the S.T.D. (Subscriber Trunk Dialling) system, trunk calls may be dialled direct by the subscriber. Both local and

trunk calls are charged on a time basis and, in the case of trunk calls, distance is also taken into account. As the caller begins to pay for the call as soon as the telephone is answered, it will be obvious that his time, and money, should not be wasted by his being asked to hold on if the person he wishes to speak to is not immediately available. If the secretary cannot deal with the matter herself, she should take a message, offer to ring back or ask the caller to telephone again when she expects her chief to be free. She should endeavour to find out what the caller wishes to discuss so that her chief is prepared for the second call and may, if he prefers, depute her to deal with it. When long-distance trunk calls are made, consideration should be given to the personal call service.

Radiophone Service

The private secretary should know of the public mobile radiotelephone scheme now in operation. Subscribers with suitable equipment in cars within the areas covered can have calls made to or from any telephone within the United Kingdom. Further details are given in the *Post Office Guide*.

Callers

It is usually the duty of the private secretary to shield the chief from unnecessary or undesired callers, and to be ready to receive *every* caller with a pleasant welcome and a cheerful manner. The room (and the secretary) should always be spotlessly neat, orderly, and business-like; any flowers must be absolutely fresh and the desk tidy at all times. The receptionist and the reception room are a caller's first impression.

The name of each caller should be obtained clearly and some indication of the caller's business, together with his address. It is essential that this information should be obtained tactfully and pleasantly. Callers very naturally resent anything in the nature of an abrupt cross-examination.

If the call concerns a matter which can well be dealt with by the secretary, a tactful hint can be given that the chief is very busy at the moment. Some such phrase as "Colonel Dawson has already made so many appointments this morning

I am afraid he will have to keep you waiting some little time. Would you care to discuss the matter with me? I have the details of the points raised at the last committee meeting in my head," might be appropriate.

A word of warning here. While appearing confident and knowledgeable, the secretary must avoid any appearance of self-importance.

A very short written note of any interview should be made either for the chief to see or for the files, and it is advisable to have a diary at hand in which to enter the name and address of each caller; and the time and the object of the call.

It is as well to mention that *no callers* should be shown in to the chief's room without first ascertaining that he wishes to see them, and particulars of their business.

In the case of a secretary to a doctor, dentist, nursing home, hospital, etc., much can be done by means of a sympathetic and cheerful reception to reassure patients (see page 137).

Interviewing

Most of the ground has already been covered in this connexion. There is, however, a type of interviewing required, particularly in certain of the higher and more responsible posts connected with welfare, institutional, school, and charitable work, selection of staff, etc., where interviewing becomes almost a specialized art. In these cases ability to sum up and judge character accurately and quickly, to put people at their ease and to set them talking without the realization that they are being questioned, is important.

In all cases, it is necessary to be able to keep talkative persons to the point and to draw an interview to an early close without causing any feeling of offence. As a last resort it is a good plan to stand up with some such remark as "You must not let me keep you as I know how busy you must be."

It is very easy for the secretary faced with a great deal of reception work and interviewing, to find at 5 o'clock that the day has been spent in talking, and the correspondence and routine work have still to be done. A maximum time should be set aside for any one caller, and the secretary must stick to it.

The Current Account is one on which cheques are regularly drawn for normal transactions, and to which money is periodically paid in. It is customary for banks to make a half-charge for keeping customers' accounts, but it is quite common for no charge to be made if a specified credit balance is maintained. Interest on overdrafts is charged at current rates in different banks.

One in which money is set aside, as a reserve, on the understanding that it can be withdrawn on agreed notice. The bank is thus holding the money and will pay interest, usually at a rate not below the Bank Rate. The account should not be used for the

money. If it is deposited, it is not necessary to transfer from the current account. It is a usual way.

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This illustration serves to show as simply as possible the carrying through of a normal cheque transaction, and it will be seen that at no stage does actual cash pass.

Those who need to understand the principles of banking in fuller detail are advised to study some standard textbook on the theory and practice of commerce, such as *Modern Commerce* or *Principles and Practice of Commerce*, both published by Pitman.

Bank of England

The Bank of England, in addition to being the bankers' bank as shown, is the nation's bank. It deals with the funds of the British Government; the National Debt; the proceeds of Loans and Taxes; receipt of bullion (raw gold bars), and specie (minted coins) from the mint; fixing of Bank Rate (the rate of interest at which it is ready to lend money on first-class Bills of Exchange); it is responsible for the note issue and holds the gold reserve of the country. It also carries out the functions of an ordinary commercial bank in keeping the accounts of certain corporations and companies.

Bank Accounts

An account can be opened at any bank by paying in a sum of money, after satisfying the manager by a personal introduction from someone known to the bank, and the production of two acceptable references. A specimen signature must be furnished, and this exact signature must be adhered to on cheques. Other personal details must also be supplied. A cheque book will be issued when the bank is satisfied. Cheque books are made up to contain from 10 to 500 printed blank cheque forms, embossed with a 2d. stamp (the 2d. being the Government stamp duty on a cheque). More commonly today the words "Stamp Duty Paid" appear in a printed circle. The cost of the stamp duty is charged to the customer's account.

Accounts are of two types—

- (a) Current
- (b) Deposit

The Current Account is one on which cheques are regularly drawn for normal transactions, and to which money is periodically paid in. It is customary for banks to make a half-yearly charge for keeping customers' accounts, but it is quite usual for no charge to be made if a specified credit balance is maintained. Interest on overdrafts is charged at current rates. These details vary in different banks.

The Deposit Account is one in which money is set aside, rather in the nature of a reserve, on the understanding that it is not drawn upon without agreed notice. The bank is thus enabled to make use of the money and will pay interest, normally round about 2 per cent below the Bank Rate. The Current Account cheque book should not be used for the Deposit Account.

When it is required to withdraw money from Deposit, it is usual to instruct the bank to make the necessary transfer from Deposit to Current Account, giving the agreed notice. It is then available for use in the Current Account in the usual way.

Separate Bank Accounts

Where it is advisable to keep separate funds for any purpose, separate accounts should be kept at the bank and this is compulsory in the case of a Trustee. (We have already noted the distinction between Current and Deposit Accounts.) It is quite usual for a private secretary to have to deal with at least four, if not more, accounts at the bank: for example—

1. A normal Current Account.
2. A Current Account, possibly called No. 2 account, used for a specific purpose (say, rents received from and money expended on a farm or an estate).
3. A Trustee Account for money received and paid out in connexion with a Trust Fund.
4. A Deposit Account.

It will be necessary to have separate cheque books and paying-in books and to see that the signature of the drawer is made in accordance with the particular account concerned.

If you were Colonel Dawson's secretary acting in these circumstances it would be necessary for you to see that cheques were signed on the following lines—

1. R. Dawson—Current Account
2. R. Dawson—No. 2 Account
3. R. Dawson—Trustee Account
4. R. Dawson—Deposit Account (if the method of drawing direct on Deposit Account is adopted)

It is, however, quite possible that Colonel Dawson might have a special designation for the various accounts and this distinction would be necessary on cheques and on paying-in slips. Statements will be issued periodically by the bank, giving details of each account.

Negotiable Instruments

Two forms of "negotiable instrument" (i.e. an instrument by delivery of which the legal right to the money it represents is transferable from the one person to another) are Bills of Exchange (which include cheques) and Promissory Notes.

Bills of Exchange. A Bill of Exchange is usually issued conditionally upon value being received for the money. It is an unconditional order in writing addressed by one person to another, signed by the person giving it, requiring the person to whom it is addressed to pay on demand or at a fixed or determinable future time, a sum certain in money to, or to the order of, a specified person or to bearer.

It will be seen from this that a cheque is actually a Bill of Exchange drawn on a banker and payable on demand.

The essentials of a Bill of Exchange are the—

- Date
- Period of Currency
- Parties
- Amount
- Stamp (at specified rates)

The advantages of a Bill of Exchange are—

- (a) The fixing of the amount due and the date it is to be paid.

(b) It can be discounted at a bank (that is cashed in advance) at current discount rates.

(c) By the fact that it is negotiable, the Bill can be transferred from one person to another, thus transferring value without the passage of money.

The private secretary is not likely to come in frequent contact with Bills of Exchange unless in dealing with trade debts abroad. They are, however, frequently used in the timber trade, and a secretary dealing with large country estates where the sale of timber is involved may meet with them occasionally.

Bills of Exchange can be negotiated through the bank. A specimen Bill of Exchange is given below—

2d. Stamp	No. 1502 £215 15s.	Timber Mills, Norwich, Nor 994. 1st March, 19—.
	Three months after date pay to our order the sum of two hundred and fifteen pounds fifteen shillings for value received.	
	James Jevons and Co. Messrs. Whitewood & Co., Truro, Cornwall.	

SPECIMEN OF INLAND BILL OF EXCHANGE

This bill, after it has been duly accepted by Messrs. Whitewood & Co., could either be passed through Messrs. Jevons's bank for collection on its maturity at the end of three months plus three "days of grace"—i.e. on 4th June, 19— — or it could be cashed earlier ("discounted") at the bank, and its value (less discount at current rates) obtained in advance.

As this book is intended for the private secretary, the subject of Bills of Exchange is only touched upon. For details will be found in any textbook on Commerce. The subject—particularly where foreign Bills of Exchange are concerned—is too lengthy to discuss here.

It might, however, be mentioned that an "accommodation" Bill of Exchange, where no value has actually been received, is sometimes given—in exchange for a loan, for example.

Promissory Notes. A Promissory Note is an unconditional promise in writing made by one person to another, signed by the maker, engaging to pay on demand or at a fixed or determinable future time a sum certain in money, to, or to the order of, a specified person or to bearer. The Bill of Exchange is an order to pay. The Promissory Note is a promise to pay. The following is a specimen of a Promissory Note. The stamp duty, formerly *ad valorem*, is 2d.

<div>2d. Stamp</div>	£76	Moat Farm, Chichester.
		1st January, 19—
	Six months after date I promise to pay to Colonel R. Dawson the sum of seventy-six pounds for value received.	

The above Promissory Note would fall due for payment on 4th July, 19—.

IOU

An IOU is not a negotiable instrument. It is merely an acknowledgment in writing of a debt due from the person who gives it; and as such is held by the person advancing the loan in order that he may have proof of the indebtedness. No stamp is required.

CHAPTER XII

BANKING: PRACTICAL APPLICATION

Drawing cheques—Endorsements—Crossings—Paying-in—Statements
—Reconciliation statement—Stopping cheques—Standing orders—
Credit transfers—Bankers' cards

As already mentioned, the cheque constitutes an authority to the bank to pay the sum named.



Drawing Cheques

The following details are essential to the satisfactory completion of a cheque form—


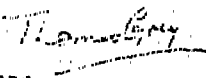
- (a) The date.
- (b) The payee's name, written clearly and accurately in accordance with directions on the account.
- (c) The amount, written in words, and also in figures.
- (d) It must be signed with the prearranged signature.

All entries on the cheque must be written as near as possible to the left-hand edge, in the appropriate spaces, and be followed by a dash, so that no word or figure can be inserted.

EXAMPLE OF CHEQUE WELL MADE OUT

25 th October 196		30-00-02 T
	Lloyds Bank Limited City Office, 72, Lombard Street, London, E.C.3.	
Pay <u>Robert H. Evans</u>		or Order
<u>Eight pounds ten shillings and four pence</u>		<u>25-10-6</u>
		THOMAS GREY
		<u>Thomas Grey</u>
⑈ 161282⑈ 30⑈0002⑈ 1349527⑈		

EXAMPLE OF BADLY DRAWN CHEQUE

		25/10 19	30-00-02 T
Lloyds Bank Limited City Office, 72, Lombard Street, London, E.C.3.			
Pay	R. Evans	or Order	
10/6	Eight pounds	1/8 10-6	
			
13352110 30-00020 13495270			

The parties to the cheque are—

Drawer—Grey

Drawee—Lloyds Bank Limited

Payee—Evans

This last cheque could easily be falsified, by the insertion of the words "six hundred and," and the figures "six" and "nought," into a cheque for £608 10s. 6d.

Any alteration in a cheque must be initialed or signed by the person drawing it. This matter of the correct manner of drawing of cheques is a very important one as, whilst the banker is liable for any loss caused by paying out on an altered cheque which has not been properly initialed or signed by the drawer or on a forged cheque, he is not liable if he pays on an altered cheque when the alteration has been made possible by the negligence of the drawer.

Cheques may be made out "To order" or "To bearer."

The payee of an "order" cheque being collected in cash must write his name on the back, i.e. "endorse" the cheque.

A "bearer" cheque can be cashed without endorsement. Therefore this form of cheque is less safe and less commonly used.

Endorsements

Before an "order" cheque will be paid in cash it must, as already explained, be "endorsed." That is, the signature of the payee, made out in *direct* accordance with the face of the cheque, must be written on the back. The cheques shown on pages 63-4 would be endorsed as follows—

(a) Robert H. Evans.

(b) R. Evans.

If made out say to "The Secretary, Marwood Hall," Mr. Evans would need to endorse the cheque with his normal signature and his office—

Robert H. Evans,
Secretary, Marwood Hall.

Had Mr. Evans's actual name been Roberto, he would endorse as Robert H. Evans with the addition of his true name, Roberto H. Evans.

Where the payee is "fictitious"—for example "Pay Salaries"—the cheque becomes a bearer cheque and needs no endorsement. Actually in this matter practice varies, some bankers looking upon such a cheque as one drawn to the order of the drawer and, therefore, requiring his endorsement.

By the Cheques Act, 1957, cheques paid into a payee's account for collection no longer require endorsement.

Receipt Endorsement

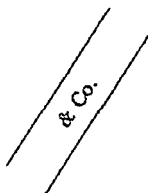
Nowadays many firms require the payee to sign a printed form of receipt on the back of the cheque. Because, since the Cheques Act, 1957, a collecting banker no longer looks for an endorsement, such a cheque must bear on its face near the amount in figures a prominent capital "R."

Crossings

A cheque which is uncrossed may, if so desired, be presented at the bank on which it is drawn, in exchange for cash.

To prevent presentation for cash by an unauthorized person

it is wise to cross it and to make every cheque out to "Order." Crossing is carried out by drawing two lines across the face of the cheque and it is customary (though not necessary) to write the words "and Co." between the lines.



§ 3

This means that the cheque can only be passed through a bank account—it cannot be exchanged for cash, without a special written and signed request on the face of the cheque "Please pay cash."

There are many variations of general crossing, all of which are written between the lines in addition to the words "& Co." For example—

(a) "Under twenty pounds"

(thus making certain that a cheque for £10 could not be altered to £100).

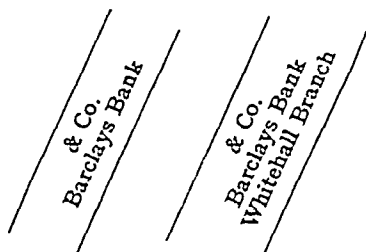
(b) "A/c payee only"

(thus ensuring that the cheque can be paid only into the account of the person to whom it is made out).

(c) "Not negotiable"

(thus giving the holder of the cheque no better right to it than the person from whom he received it). The cheque therefore ceases to be freely negotiable. By making the disposal by an unauthorized person of such a cheque extremely difficult, this crossing provides a strong safeguard, and says in effect to anyone except the payee himself, "Hands off."

There are in addition *Special Crossings*. For example, the name of the payee's bank (or even the actual branch) may be added, which would mean that the cheque could be presented only at this particular bank or branch.



With such crossings the cheque can be collected only by the banker concerned. Variations of this crossing may be made to limit the scope of the negotiation still further.

While the addition of "not negotiable" provides the strictest safeguard (see (c) on previous page), the restrictive crossing of "A/c payee only" is that most generally used.

Paying-in

When paying money into the bank a "paying-in slip" must be used; these forms are supplied by the bank in book form with counterfoils. Details of the money paid in (cash, cheques, etc.) must be given and the total should invariably be agreed with the amount entered in the Cash Book, if the secretary is responsible for the latter. The bank will tear out and retain one portion of the slip, and will initial the duplicate counterfoil and return the book. The secretary should take care to obtain the protection of the bank's official receipt stamp in the paying-in book.

Cheques should be paid into the account as soon as possible after receipt. An additional precautionary measure is to cross them immediately with the name of the bank into which they are to be paid. They should be locked safely away meanwhile. This is perhaps an appropriate place to repeat that a secretary should *never* leave money exposed or unlocked. Such an action is not only irresponsible and likely

to have serious results, but is placing temptation in the way of others. Such risks are not covered by ordinary insurances.

Bank Statements

A record of all debits and credits passed through a customer's account is kept in the books of the bank, and the customer is supplied at arranged intervals or on demand with a loose-leaf sheet called a Bank Statement (or Pass Sheet). This is a record of cheques drawn and sums paid into the account. As this sheet is recorded automatically, details are given in abbreviated code form and the balance is brought down at each entry.

Where the secretary is responsible for her employer's accounts, the Bank Statement of each banking account should be obtained at least once a month so that balances may be checked. Paid cheques returned by the bank with the Statement should be retained as receipts when required.

Banks are making increasing use of computer equipment to handle customers' accounts more efficiently, and, unless otherwise requested, often no longer return paid cheques with Statements. The paid cheques are, however, retained by the bank for a minimum period of six years—during which time they will be available on request.

Reconciliation Statement

The object of a Reconciliation Statement is to make the necessary adjustments in order to prove the agreement of the balance as shown by the bank with the bank balance shown in the Cash Book. It will be realized that these two figures are unlikely to coincide without adjustment. There will be some people to whom cheques have been issued who have not yet presented them for payment at the bank and there may be some moneys paid into the bank which have not yet been included in the Bank Statement.

To prepare a Reconciliation Statement first go through the Cash Book with the Bank Statement and put a pencil tick in the former against every item which appears in the Statement—both debits and credits. This affords a check on both Cash

been outstanding for more than a month, it is advisable to communicate with the payee. A cheque lapses after six months.

Stopping Cheques

Where a cheque has been, or appears likely to have been lost, it is wise to cancel it and to issue a fresh cheque. This is done by "stopping" the cheque, i.e. by asking the banker to stop payment should the missing cheque be presented. An order to stop a cheque must be signed by the drawer. The banker will need to know the number, date and payee's name on the cheque. The same step should of course be taken *immediately* blank cheques or cheque book are stolen.

Standing Orders

It is frequently the practice to give the bank a "Standing Order" for the payment of regular cheques such as subscriptions to clubs or charities. The bank then deals with the matter by payment direct on the due date and the amount is entered in the Statement as referred to above.

The same procedure is followed in regard to regular receipts from dividends on stocks and shares of companies who have been instructed to make payment direct to the bank, in accordance with the normal procedure outlined fully in Chapter XVI (see page 94).

If the private secretary has to make personal contact with the bank and to take a certain amount of responsibility in this connexion a personal introduction or note from the employer in the first instance, to the Manager or Chief Cashier, will be helpful.

Credit Transfers

Accounts may be paid by means of the Credit Transfer system. This is a direct transfer of money from the debtor's bank to the creditor's.

A slip is made out for each payment giving the payee's name, the amount to be transferred and the name and branch of his bank (which he must, of course, first supply). If payments are to be made to several different accounts, the details

must also be listed on a separate form. A cheque (or cash) for the full amount is handed to the paying bank with the slips.

A charge is made by the bank for each payment at the rate normally charged to its customers. This service is also available to those who have no bank account, but a charge of 6d. is made for each payment.

Bankers' Cards

Many banks now have cards available for their customers, and, in some cases, for other responsible adults of over 21.

These cards fall into two categories—

- (a) those which guarantee cheques, and
- (b) credit cards.

(a) Although the schemes offered by different banks tend to differ in detail, all guarantee that any cheque up to £30 issued by the holder will be paid by the bank, provided that certain rules are observed.

(b) Credit card schemes differ more widely. To take just one example there is the Barclaycard introduced during the summer of 1966. Briefly, this operates on the following principle—

A customer takes his card to, say, a shop (although the card will cover services as well as merely goods), selects what he wants, and then hands the card to the retailer. The retailer prepares a sales slip imprinted with the card's details and the shopper, after he has signed this, may leave with his purchases. A duplicate sales slip is paid in by the shopkeeper to his nearest branch of Barclays Bank, who swiftly credit the amount to his account, less a small service charge.

The bank sends a monthly account to each cardholder, who pays no other charge provided the total is settled within about 25 days.

CHAPTER XIII

PAYING ACCOUNTS

Procedure in paying bills—Invoices—Filing receipts—Salaries and wages—Subscriptions

WHEN paying accounts the following points must be observed—

(a) Check that the goods or services charged for have actually been received. (*Note.* The charges of professional men (doctors, dentists, etc.) have often to be taken as correct in the absence of sufficient information for checking.)

(b) Be quite certain that the account has not been paid.

(c) Check that the amount charged is the sum agreed by a contract, a preliminary estimate, a price list, or by previous accounts for similar items.

(d) If a preliminary delivery note or invoice is received before the actual account, check this at the time the goods are delivered, file it temporarily, and then check the actual account with it.

(e) See that any available discount has been deducted.

(f) Check the arithmetical calculation of the account.

(g) See that the cheque in payment is made out in exact accord with the instructions on the account and is properly crossed and *full* details are entered on the counterfoil.

(h) Number and file the account with the paid cheque if it is returned by the bank. (Receipts are not normally issued for cheque payments unless requested.)

It is quite a usual custom to collect accounts together for payment once a month.

Invoices

The invoice or account will give the date of delivery, the quantity or number of goods supplied, their description, price and total cost, all of which need checking as outlined above.

In some cases delivery notes, to be followed by an invoice, are sent with the goods and a monthly statement of account usually furnished by the firm. All such delivery notes and invoices must be filed temporarily and checked with the account statement. Many firms rendering such monthly statements use calculating machines for making out the account. In this case it is made out in tabular form on the lines of the bank's loose-leaf statements already referred to. Goods purchased are debited in detail, cash paid is credited and the final figure brought down is the sum due at statement date.

Filing Receipts

A simple spring box file, such as the Shannon Binding Case, is the best method of filing receipted accounts. Each financial year's receipts should start with No. 1 and run on numerically in the Cash Book order. At the end of the financial year, they can be removed from the case, put in a clearly labelled parcel and the case used again for the fresh year. Receipts should not be destroyed for at least seven years.

Salaries and Wages

The procedure in paying salaries and wages is as follows—

1. Enter up a weekly or monthly Wages Book on the lines given below. (This is best done the day before payment is to be made.)
2. Calculate the correct deductions for national insurance and graduated pension contributions and for income tax (see chapters XVII and XVIII).
3. Draw a cheque for the total amount of salaries required and the total of insurance stamps.
4. Prepare an analysed statement of the exact division of the total money required into the correct amount in notes, silver and copper to enable each person to receive his exact wages—a note of the analysis should be made on the back of the cheque.
5. Obtain the signature or initials of those paid if this is your employer's custom, but be careful so to arrange matters that one member of the staff does not see what another is receiving.

We will deal with these points in detail—

1. A specimen ruling of a Wages Book is given below. Suitable analysis books can be obtained from a stationer. Columns are supplied for the gross amount payable, the amount of insurance (flat rate and graduated) and tax to be deducted, the net amount to be paid; and additional columns are available for the employer's share of the insurance stamp and graduated pension contributions. At the time of going to press employers pay the Selective Employment Tax introduced in the Budget of 1966 at the same time as they pay flat-rate insurance contributions to the Ministry of Social Security. (See Chapter XIX.) For clarity's sake we have omitted the new tax from the table below. Thus, to take the following example, columns 5 (a), 7 and 8 (a) added together represent the total cheque to be drawn; columns 5 (a) and 8 (a) represent the value of the insurance stamps; columns 5 (a) and 8 (a) and (b) represent the expenditure of the employer; column 6 represents the income tax deducted; and columns 5 (b) and 8 (b) the amount due under the graduated pension scheme—this and the income tax deducted being paid monthly by the employer to the Inland Revenue (see page 103).

1 Date	2 Name	3 Rate of Pay	4 Gross Wage (month or week)	5 National Insurance Deduction		6 P.A.Y.E. Deduction	7 Net Wage Pay- able	8 Employer's National Insurance Contribution	
				(a) flat rate	(b) gradu- ated			(a) flat rate	(b) gradu- ated

It should be noted that the graduated insurance deduction payable by all employees between the ages of 18 and 70 (65 for women) whose wages are over £9 in any week (on earnings between £9 and £18). As the amount is related to the wages received in any one week, the payment of a bonus or overtime will increase the deduction to be made, unless the wages paid already exceed £18 per week. In all cases the employer's contribution is the same as the employee's.

Outside workers are usually paid weekly, and resident indoor staff monthly. There is a general trend towards monthly payments. Separate books can be kept for weekly wages and monthly salaries where the number of staff justifies this, but in small establishments one book in two sections will suffice. Where work is paid for by the hour, an additional column must be included showing number of hours worked.

2. The appropriate insurance rates in each case must be ascertained and the stamps obtained and affixed to the cards when the wages are paid. The secretary is warned to be careful to see that the necessary insurance cards are supplied by the staff and that they are kept regularly stamped.

An employer who does not hold appropriate insurance cards duly stamped for every insurable member of the staff, is liable to a fine or other penalty, and Government Inspectors are authorized to call at any time, without notice, to inspect cards. The secretary is advised to study carefully regulations, rates of contribution, and benefits, outlined in a leaflet published by the Ministry of Social Security.

3. The amount of the cheque drawn must of course agree with the total shown in the Wages Book for the actual net wages to be paid plus the cost of insurance stamps.

4. Unless an analysed statement of notes and coin required is prepared, it will be realized that it will be impossible to divide up each person's wages exactly. If the wages to be paid are considerable a rough analysis should be made under headings £5, £1, 10s., 2s. 6d., 2s., 1s., 6d., and copper, for each person. The total of these columns will then show how the cheque must be divided up. For example a wage of £6 10s. 9d. entails one £5, one £1 note (or six £1 notes), one 10s. note, one 6d. and three coppers.

5. This is optional; some employers waive the question of receipt for wages, others get a receipt form. Whatever method is adopted, the secretary must remember that questions of salary and wage payments are particularly confidential and the utmost discretion is required here.

Another type of analysis Wages Book has similar headings, but a page is allotted to each employee. In this, the total

wages, deductions, etc., of any employee are quickly ascertained, and no difficulty arises in keeping the amount of wages confidential; a brief summary showing total wages and insurance is necessary to calculate the cheque to be drawn.

There is a growing practice, particularly among large business houses with many salaried employees, for a salary cheque to be sent to the firm's bank. From here salaries are credited to the employees' own accounts at the same or different banks by means of the Credit Transfer system.

It is important for the secretary (if she is responsible for this) to see that the firm's salary cheque is paid in sufficient time to ensure that all staff may draw upon their salaries by the end of the month.

Printed envelopes or pay advice slips can be obtained on which date, gross wages, details of deductions and net wages are entered. They form a useful record for the staff.

Subscriptions

The most appropriate method of payment of subscriptions must be decided by the type and scope of the work involved. If only a few regular club subscriptions and charitable subscriptions are involved, the banker's standing order referred to on page 70 is sufficient.

If this practice is not followed and subscriptions are numerous (in any case it is a helpful method), it is advisable to have a small card index showing, in alphabetical order, the names and addresses of the organizations to which subscriptions must be paid, the amount and due date. A similar record of donations can be kept. On each card will be recorded the last payment made. If the secretary is responsible for the collection of subscriptions from others this is undoubtedly the best method, a card being made out for each subscriber in this case, showing name, address, amount of subscription, date due, date paid. (See Chapter VIII for card index methods.)

If the subscriptions list is a very small one, a note in the diary, or "tickler" cards under the appropriate dates for payment of subscriptions is sufficient to call the secretary's attention to the need for payment.

CHAPTER XIV

BOOK-KEEPING AND ACCOUNTS

Methods of private secretarial book-keeping—Analysis cash book—
Ledger accounts—Farm accounts—Estate maintenance accounts—
Game accounts—Doctors' and dentists' accounts—Card
ledgers—Simplest methods—Petty cash

THE methods of book-keeping most commonly in use in private secretarial posts are given in this section, but we are not here attempting to deal with general principles and methods in detail. It is assumed that the secretary has already a grounding in the double-entry principle of book-keeping.

I. GENERAL METHOD

Whatever the detailed method of keeping the accounts may be, where it is possible so to arrange, the best general method is (a) to pay all accounts of over £1 by cheque, and (b) to pay accounts of under that amount by cash out of a separate Petty Cash Account.

This simplifies considerably the keeping of accounts, as the cheque-book counterfoils provide a double check on the payments falling under (a) and only a single Total Cash (actually, of course, "Bank") column is then used in the main Cash Book for all payments on the one side and for the receipts on the other side.

All money received will be paid direct into the bank, thus providing (through the Paying-in Book and Bank Statement) an accurate check on receipts.

The small subsidiary Petty Cash Book (b) is easily dealt with by the method outlined on page 82, under the Imprest system.

2. DETAILED METHODS

(a) *The Analysis Cash Book.* By the Analysis Cash Book method, the Cash Book is tabulated, and receipts and expenditure are entered under appropriate headings. The choice of these headings must naturally be governed by the type of work. The Totals columns will give the total receipts and total expenditure and the book should be balanced monthly.

At the end of the year detailed summaries of receipts and expenditure can be prepared. The individual Total columns for the year should, when added, agree with the total receipts and total expenditure for the year. By this means it is possible—

1. To see at a glance the exact amount of money expended on the various recurrent items of expenditure (for example, Wages, Rent, Rates and Taxes, Lighting and Heating, Repairs, Household, Farm, Estate, etc.).

2. To see the income received from the various sources (for example, Salary, Profits, Investments, Farm Sales, Fees, etc.).

3. To check at the end of the year the accuracy of the accounts and by making an adjustment for outstanding items, on the lines given below, to ascertain whether expenditure has been kept within true income.

As no Trial Balance or Balance Sheet will be prepared to check the accuracy of the year's workings, it is necessary that some other method of check shall be adopted, and this can be done by preparing a statement on the following lines—

	£	s.	d.
Bank Balance on 31st December, 1965	310	10	6
Add Receipts for year to 31st December, 1966, as shown in Cash Book	10,928	3	9
	<u>£11,238</u>	<u>14</u>	<u>3</u>
Deduct expenditure for year to 31st December, 1966, as shown by Cash Book	7,015	10	10
Balance on 31st December, 1966 (as proved by Reconciliation Statement, see page 68).	<u>£4,223</u>	<u>3</u>	<u>5</u>

To prepare a statement of the true financial position as regards *income* and *expenditure*, as distinct from *receipts* and *payments*, it will be necessary to take into account any receipts and payments outstanding at the beginning and end of the year. The statement of the position shown above would be adjusted on the following lines and by this means the Income and Expenditure relating to the actual year under review are revealed—

	£	s.	d.
RECEIPTS for year to 31st December, 1966	10,928	3	0
Deduct amounts relating to income belonging to previous year ended 31st December, 1965, then outstanding	536	1	0
	<u>£10,392</u>	<u>2</u>	<u>3</u>
Add ¹ amounts due for receipts for current year ended 31st December, 1966, but not yet received	395	10	-
True INCOME figure for year ended 31st December, 1966	<u>£10,787</u>	<u>12</u>	<u>3</u>
	£	s.	d.
PAYMENTS for year to 31st December, 1966	7,015	10	10
Deduct amounts relating to expenses actually incurred in previous year ended 31st December, 1965	175	10	-
	<u>6,840</u>	<u>-</u>	<u>10</u>
Add ¹ outstanding amounts due to be paid in respect of current year's expenditure to 31st December, 1966	553	8	6
True EXPENDITURE figure for year ended 31st December, 1966	<u>£7,393</u>	<u>9</u>	<u>4</u>
	£	s.	d.
True income for year as shown above	10,787	12	3
True expenditure for year as shown above	<u>7,393</u>	<u>9</u>	<u>4</u>
True excess of income over expenditure for year to 31st December, 1966	<u>£3,394</u>	<u>2</u>	<u>11</u>

¹ These figures will be the opening adjustments for the following year's statement.

This adjustment shows that although the bank balance has increased during the year from £310 10s. 6d. to £4,223 3s. 5d. (an increase of £3,912 12s. 11d.) the true increase of actual income over expenditure relating to the year was only £3,394 2s. 11d.

A specimen of a simple Analysis Cash Book is given inset. Fuller details of the keeping of accounts on these lines can be found in textbooks on book-keeping, such as *Business Book-keeping* (Pitman).

Specialized analysis account books can be obtained for various types of work. A useful type is printed for use in Farm Accounts, containing full instructions for the preparation of a Profit and Loss Account. An example of such a book is *The A.B.C. System Cash Book and Ledger in One* (McQueen, Leicester). This is a simple and easily kept form of analysis account book especially prepared for Farm Accounts. Analysis books can also be obtained for Estate and Game Accounts, Doctors' and Dentists' Accounts, etc. The Analysis Cash Book method can be applied to most types of work with very satisfactory results, and is to be recommended.

Further reference is made to the keeping of Farm, Estate Dairy Produce and Game Records in the section of Chapter XXII dealing with country estates (see page 141).

Readers are reminded that in all analysed accounts the totals of the individual columns should, when cross-added, equal the total of the total column, and it is important that this cross-check should be employed.

(b) *Analysis Cash Book with Ledger Accounts either in Book or Card Form.* By this system, in addition to the Analysis Cash Book giving details of general receipts and expenditure, a certain number of Ledger accounts and in some cases a complete subsidiary Ledger, are kept.

For example, if Farm Accounts are not kept by the method outlined in (a), a special Farm Ledger may be kept in which a Profit and Loss Account is prepared, for income tax purposes.

analysed on the basis of the petty cash analysis (see inset sample of Analysis Cash Book facing page 80).

Example. My standing "float" is £10, and my expenses for the previous week were £1 16s. 6d.

Receipts			Expenditure		
19—		£ s. d.	19—		£ s. d.
June 29. To Balance in hand	.	8 3 6	July 6. By Expenses for week		
" 30. " Cheque	1 16 6	(analysed in detail)		5 2 9
			" " Balance in hand	.	4 17 3
		<u>£10 - -</u>			<u>£10 - -</u>
		£ s. d.			
July 6. To Balance in hand	.	4 17 3			
" " Cheque	5 2 9			
		<u>£10 - -</u>			

I ended the week on Friday, 29th June, with £8 3s. 6d. in the box, and drew a cheque for £1 16s. 6d. to cover the amount I had spent during that week, thus enabling me to start my new week with £10. The following Friday, 6th July, my expenses for the week totalled 5 2s. 9d. and I had cash in hand £4 17s. 3d. By drawing a cheque for 5 2s. 9d. I start my new week on 7th July with the standing "float" of £10.

It is perhaps unnecessary to warn the secretary again to use the utmost care in keeping the cash box locked away at all times, and to see that *at the time* any money is taken out an entry is made in the Petty Cash Book or a temporary slip put in the box. It is very easy to forget small items of petty cash expenditure. A voucher should support all entries.

The secretary will be able to handle most accounts in a private secretarial post through studying—

- The Analysis Cash Book system.
- Bank Accounts and Reconciliation Statements.
- Simple Profit and Loss Accounts.
- Card Index Ledger systems.

Those aiming at responsible well-paid posts, however, are advised to work on to the preparation of Balance Sheets, and sound knowledge of income tax sufficient to ensure the accurate preparation of Income Tax Returns, claims for refund, Profit and Loss Returns on Farms, and Maintenance

Cash) must be employed. In practice a double-column Cash Book is often used for bank purposes only, column (1) being for details, column (2) being for total sum paid into bank.

By this method, as the Cash Book is not analysed, a series of Ledger accounts must be kept to take the place of the headed columns in the Analysis Cash Book. In private secretarial work these can be kept as few in number as possible—they will be impersonal accounts such as Lighting and Heating, Car, Household, Rent and Rates, etc. Money spent or cash received in connexion with items falling under various heads will be debited or credited to the account concerned.

(d) *Double-entry System.* The full double-entry system is rarely used in private secretarial work, though it is sometimes brought into use for a subsidiary Ledger as explained in (b) on p. 80; but a full knowledge of its principles is advisable.

Simplest Methods

The Analysis Cash Book and either subsidiary analysis books for Farm and Estate or a bound Ledger or Card Index Ledger system where personal accounts are necessary for fees and similar items are the simplest methods for the private secretary to adopt.

Petty Cash

A separate Petty Cash Book, analysed under appropriate headed columns, is kept for small expenses. This account is started by an "imprest" (that is an advance from the general funds, passed through the main Cash Book) of anything from, say, £1 to £30. The petty cash expenditure is totalled at the end of each week and the standing imprest is maintained as a "float" by drawing a weekly cheque on the general funds for the exact amount expended during the week, thus bringing the balance in hand back to the original imprest. The weekly petty cash cheque, when entered in the main cash book, is

analysed on the basis of the petty cash analysis (see illustrative example of Analysis Cash Book facing page 80).

Example. My standing "float" is £10, and my expenses for the previous week were £1 16s. 6d.

Receipts			Expenditure		
19—		£ s. d.	19—		£ s. d.
June 29.	To Balance in hand	8 3 6	July 6.	By Expenses for week	1 16 6
" 30.	" Cheque	1 16 6		(analysed in detail)	
			" "	Balance in hand	4 10 0
		<u>£10 - -</u>			<u>£10 - -</u>
		£ s. d.			
July 6.	To Balance in hand	4 17 3			
" "	" Cheque	5 2 9			
		<u>£10 - -</u>			

I ended the week on Friday, 29th June, with £8 3s. 6d. in the box and drew a cheque for £1 16s. 6d. to cover the amount I had spent during that week, thus enabling me to start my new week with £10. The following Friday, 6th July, my expenses for the week totalled £5 2s. 9d. and I had cash in hand £4 17s. 3d. By drawing a cheque for £5 2s. 9d. I start my new week on 7th July with the standing "float" of £10.

It is perhaps unnecessary to warn the secretary again to take the utmost care in keeping the cash box locked away at all times, and to see that at *no time* any money is taken out of the box, unless an entry is made in the Petty Cash Book or a temporary slip is placed in the box. It is very easy to forget small items of petty cash expenditure. A voucher should support all entries.

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Claims on Estates. The need for having a sound preliminary grounding in the double-entry principles of book-keeping is again emphasized.

It is essential that, whatever the method of keeping the accounts or the amount of responsibility falling upon the secretary, the procedure followed must ensure—

(a) Absolute neatness and accuracy. (An untidy account book provides unlimited pitfalls for error, as well as presenting an appearance of slovenliness and inefficiency.)

(b) The obtaining and filing of a receipted voucher for every item of expenditure. As formal receipts are now rarely issued for payments by cheque unless specially requested, the paid cheque—if it is returned by the bank—should be filed with the statement or invoice as proof that the account has been settled. If a receipt is issued, it must bear a 2d. stamp if the payment is for £2 or more.

(c) The provision of the necessary material to enable a clear financial statement to be prepared at any moment, up to the particular stage for which the secretary is responsible.

For example, if responsible for the petty cash only, the book must at any moment show an accurate statement of expenditure supported by vouchers, and a balance proved accurate by the cash in the box.

If responsible for a Cash Book and Bank Account, the book must enable the secretary to show at any moment the expenditure with relevant vouchers, the receipts to date and a Reconciliation Statement proving accuracy by the Bank Statement.

If responsible for the complete accounts the secretary must be ready, if the Analysis Cash Book system is adopted, to produce an accurate analysed Summary of Receipts and Expenditure up to any given date, proved by the Cash and Bank balance; and, if the double-entry system is adopted, to prepare accurately a simple Trial Balance and if necessary a Profit and Loss Account and Balance Sheet. Where Personal Accounts are necessary for Fees, etc., an accurate list of sums outstanding must be available at any time.

transfer stamp (*ad valorem*) and fee. British Funds and Dominion and Colonial Government Securities are dealt in for immediate settlement, but settlement of other Accounts in the Stock Exchange is generally made fortnightly, and the date of the next settlement day is given in the contract note.

This contract note is of great importance to the secretary as from it will be entered the Register of Investments Bought and Sold, referred to later on page 95. It should then be filed.

Stocks and Shares

It has to be realized that in talking of stocks and shares we are talking of units of capital on which interest/dividends is/are generally payable. This may be capital used by the Country (such as War Loan) or by a County or Municipal Authority (such as the Essex County Council) or by an industrial firm (such as Unilever).

If I buy £100 $3\frac{1}{2}$ per cent War Stock I get $3\frac{1}{2}$ per cent per annum (that is, £3 10s.) on £100 stock. If I buy 500 £1 seven per cent Preference Shares in Unilever, I have a preferential claim to an income of £35 a year therefrom. For information regarding various types of stocks and shares and purchase prices see pages 89-91.

Stock may be "redeemable" in which case my invested money is returned to me at an agreed date, at an agreed price (usually at par). In this case a date follows the designation of the stock. London County Council Stock, for example, may be designated London County Council $6\frac{1}{2}$ per cent stock, 1971-2, and the capital may be returned to the stockholders on a date to be fixed by the L.C.C. between 1971 and 1972.

Markets

The Stock Exchange itself is divided into various separate markets, and the lists of prices quoted in the daily papers (and in the Stock Exchange daily lists and monthly books published by stockbrokers) are analysed accordingly. The principal sections include the following—

(a) *British Government Stocks.* (British Funds.) These

securities are naturally of the highest standing and are termed gilt-edged. They include stocks guaranteed by Great Britain. Prices quoted appear under the heading "British Funds."

(b) *British Municipal Stocks.* (The loans of County and Municipal Authorities.) These appear under the headings "Corporation and County Stocks," "Public Boards, etc."

(c) *Commonwealth, Government and Provincial Stocks.* These appear under the heading "Commonwealth, Government and Provincial Securities."

(d) *Commonwealth and Foreign Corporation Stocks.* These appear under the headings "Commonwealth Corporation Stocks" and "Corporation Stocks—Foreign."

(e) *Foreign Government Securities.* (The loans of the Foreign Governments.) These appear under the heading "Foreign Stocks."

(f) *Banks and Discount Companies.* These are quoted under this heading.

(g) *Various Commercial and Industrial Enterprises.* This is a large section subdivided into industries and includes the stocks and shares of the various industrial trading concerns.

Separate sections include Breweries and Distilleries; Canals and Docks; Commercial and Industrial; Financial Trusts, Land, etc.; Insurance; Investment Trusts; Mines; Oil; Rubber; Shipping; Tea and Coffee; Iron, Coal and Steel.

Only a very limited class of security is available for Trustee Investments. In certain cases trustees may now invest up to 50 per cent of Trust Funds in good class ordinary shares (more if the consent of all those who benefit from the Trust is given). The requirements of the Trustee Investments Act, 1961, are very complex and in all cases professional advice should be sought.

The secretary will need to be familiar with the financial pages of the daily papers, and to look up the prices quoted for the various stocks and shares in which the employer has holdings or is interested. Care must be taken in looking up prices to take the exact issue (i.e. type of stock or share) concerned. For example there are a number of different

issues of Funding Loan, and various types of stocks and shares issued by Unilever.

The price quoted for stock is generally for a unit of £100 nominal value of the stock, though stock may be in units of £1, 10s., 5s., 2s., or 1s. Stock is said to be "at par" when the nominal value and market price are the same—i.e. £100 unit of stock is quoted at exactly £100. Government Stock can be bought or sold in any fractions. For example, £122 9s. 6d. $3\frac{1}{2}$ per cent War Loan could be bought, and if the price stood at 52 (that is, £52 must be paid for the £100 nominal stock) the cost of £122 9s. 6d. stock would be £63 13s. 9d. Many companies, however, limit transactions to multiples of £1 or 10s. to save smaller fractions. The capital of Statutory Companies and Governments is usually in the form of stock, not shares.

Shares are indivisible parts into which the capital of a company is divided. Most generally they are 1s., 2s., 10s., £1, £5, or £10 shares. It is not possible to buy fractions of shares. The market price quoted is for one share.

Example. Assuming the £1 seven per cent preference shares of Unilever to be quoted at 20s. 10d., if I wish to buy ten £1 shares (nominal value £10) I must pay £10 8s. 4d. for them in addition to Broker's charges (see page 86).

For convenience many large industrial companies have converted their shares into stock.

Stocks and Shares

These can be of various kinds as follows—

1. PREFERENCE

These give their holder a preferential or prior claim to a fixed rate of dividend. This is paid out of the profits before the dividend on ordinary stocks or shares is settled. Their advantage, therefore, is security. They may be cumulative, non-cumulative, participating or redeemable.

Preference stocks and shares cannot receive more than the specified rate of interest unless they are "participating." The Articles of Association lay down the extent to which they

participate in profits over and above the amount necessary to pay their fixed rate.

In the case of "cumulative" preference stocks and shares, if profits are insufficient to pay the dividend in any one year, the arrears are carried forward and must be paid before any payment is made, in respect of dividend, to the other shareholders.

2. ORDINARY

These carry no fixed rate of dividend. Dividends are paid out of the surplus profits remaining when preferential shareholders' claims have been settled. There is therefore a risk that no dividend at all might be available in a bad year, or at a time of general financial crisis. The dividend would then be spoken of as "passed." An obvious element of risk pertains to ordinary stocks and shares but there is a compensating chance of big dividends and capital appreciation.

Ordinary stocks and shares are frequently divided into preferred ordinary and deferred ordinary. The preferred ordinary carries a fixed dividend if it is available out of the current profits when prior claims have been paid. Deferred ordinary shareholders would then be entitled to a payment out of any available surplus.

{ 3. DEFERRED

{ 4. FOUNDERS'

These stocks and shares are less common. Where they exist the claim of investors on preference, preferred ordinary or ordinary stocks and shares would first have to be satisfied before the payment of a dividend to deferred shareholders. Founders' stocks or shares are often held privately by the members of a family business.

Debentures or Debenture Stock

Debentures are bonds issued in respect of a loan as distinct from shares which constitute proprietors' capital.

Interest at the fixed specified rate must be paid before any distribution is made to stockholders or shareholders. Debenture-holders have also a prior security in the case of default of

INVESTMENTS AND THE STOCK EXCHANGE 31

interest payment or liquidation of the Company, usually in the shape of a mortgage on real property. In the case of debenture stock a debenture certificate is issued. Debenture stock is often dealt with in multiples of £1.

Transfer

The method of proof confirming the holder's right to his security (stock, shares, bonds, etc.) varies in different types of investment, and therefore it will be realized that the method of transferring this right, such as in the case of sale, must vary accordingly. Securities may be registered or bearer. Inscribed or bearer. Inscribed stocks have recently given way to registered stocks.

Registered Stock or Shares. In the case of securities falling under this head (and the majority of stocks and shares do so) the holder's name, and the details of his holding, are written up in the registers of the company or concern. Transfer is effected by means of the completion of a transfer form which is usually made out by the transferor's broker. In the case of registered securities a stock or share certificate is issued to the holder, and this document is of importance, and should be safely guarded. It must be given up on sale.

Bearer Securities. The holder of a bearer bond or bearer security has only the actual bearer security itself, and no further support of his right as holder. No procedure is necessary in the case of transfer other than the passing over of the security. This very facility, however, renders theft easy, and bearer securities must be particularly closely guarded. Bearer Bonds must be deposited with a Bank or other authorized depository. Some trustees are prohibited from holding bearer stocks but there are several gilt-edged securities which are available in bearer form.

Conversion

We have discussed on page 87 the question of redeemable stocks and shares. It is quite customary, when the date of redemption arrives, for the Government, Corporation, company or other body concerned, to offer an entirely new

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issue into which shareholders are given the option of transferring, as an alternative to withdrawing their capital. As an example the original 5 per cent War Loan, 1929-1947, was redeemed by the Government on 1st December, 1932, and a new $3\frac{1}{2}$ per cent issue was made. Shareholders were given the option of transferring their holdings into the new $3\frac{1}{2}$ per cent War Loan with a favourable concession in regard to purchase price. Such a transfer would have constituted the "conversion" of the 5 per cent War Loan holding into a holding of the $3\frac{1}{2}$ per cent issue.

CHAPTER XVI

INVESTMENTS (*continued*)

Dividends and interest payments—Dividend register—Investment register—Investment lists—Ex dividend—Cum dividend—Yield

THE income paid to the investor is usually termed "interest" when it is the fixed rate payable on stock, and "dividend" when it is the rate payable out of profits on preference and ordinary shares. Thus the income of an investor would be "interest" if received on the $3\frac{1}{2}$ per cent War Loan (a Government stock) and "dividend" if received on the Unilever shares (distributed out of the profits made by the company).

Dividend and Interest Payments

Interest and dividends on stocks and shares are paid (less income tax) at fixed periods, usually yearly or half-yearly, sometimes quarterly. Frequently where the dividend is payable annually and the business shows good results, there is an intervening payment termed an "interim" dividend during the financial year. Dividends are paid out of the profits; the rate may be fixed or fluctuating, and the priority of the investor's claim varies with the type of stock or share held.

Interest and dividends are issued in the form of a printed "warrant" which is an order to pay and is in effect a cheque. This warrant is in two sections divided by a perforated line; the one section is the actual cheque for the amount due and the other section is a statement showing how this amount is arrived at—the gross dividend declared, the income tax deducted at the source, and the net amount of the actual warrant. The warrant is detached and paid into the bank and the counterfoil must be retained for purposes of income tax assessment.

It is customary for arrangements to be made for payment of dividends direct to the holder's bank by the company or concern paying the dividend (see page 69). In this case the bank credits the customer's account and sends to the customer the counterfoil. (These are usually furnished by the bank with the Bank Statement.) If the warrant is not sent to the bank direct, it will be treated, of course, as an ordinary cheque and paid into the bank with the usual paying-in slip.

For dividend warrants to be paid direct from the source to the shareholder's bank is simpler, safer, and more expeditious. A form is usually supplied at the time of purchase of stock or shares, for completion by the holder with particulars of his bank, the account to be credited, etc.

From the dividend counterfoil retained is entered the Dividend Register referred to below, and the form itself must be produced in support of any claim for refund of income tax (see page 106). Dividend warrant counterfoils should be filed carefully in order of date and of entry in the Dividend Register, a fresh file being made each year starting with the 6th April for the new income tax year.

A responsible private secretary will usually be expected to keep a detailed record of the chief's investments and of the income he receives therefrom, and very probably similar records will have to be kept for various trust investments.

These records are most conveniently and clearly kept in tabular form either in two separate analysis books (one for capital investments and one for dividend details) or in a combined book having the two sections. These Registers, with appropriate rulings and headings, are easily obtainable from any large firm of printers and stationers. *The Improved Portland Register of Investments and Dividends* (H. J. Ryman Ltd.) is an example of the many Registers obtainable.

Dividend Register

This is a record of the dividends and interest on all investments; it is entered from the Cash Book and the relevant dividend warrant counterfoils. It serves two important purposes by providing—

1. An accurate return of investment income showing the gross amount of interest or dividend, the income tax deducted and the net sum actually received. This provides a statement for purposes of Income Tax Return (see page 104).

2. A clear statement of investments held showing the anticipated income and date of payment, thus enabling a double check to be made that receipts due from investments have actually been received.

A specimen page with a few entries is given inset. Where dividends are numerous, the total is of course carried forward to the next page.

The page is divided into the four quarters of the year and each quarter is subdivided into three columns for the gross dividend, the income tax deducted at the source, and the actual net sum received. In this way, by looking across the page, it can be seen whether a dividend has been duly received and entered in the appropriate quarter or half year. It is customary to make the first quarter start with the 1st April; this facilitates the making out of the Income Tax Returns, in view of the fact that the tax year starts on the 6th April.

An additional column is left at the end for any remarks and a column is provided at the beginning for the insertion of the price of the investment at the date under review.

Investment Register

This is a complete record of every security bought or sold, giving details of the investment, the date purchased, the price paid, the brokers' charges and other expenses, and the total cost, on one side of the page; on the other side of the page are given details of investments sold—the date sold, the price, the brokers' charges and expenses, the net sum received and finally the profit or loss made on realization. This forms a complete record of invested capital. A specimen page of the book, with one or two entries, is given inset.

The Register will form a complete record of *all* investments held and will be entered from the contract notes received from the stockbrokers (see page 86).

It might be well to call attention here to the fact that in the

case of a purchase the brokers' charges and expenses will be *added* to obtain the total cost of the investment, but in the case of a sale such expenses will be *deducted* from the sum realized to obtain the total received. The difference between these two final net totals will be the profit or loss made.

This Register will need to be made out afresh at least annually, probably more frequently where investment changes are often made, otherwise it will get into a state of confusion. One purchase may be the subject of half a dozen separate sectional sales on different occasions and, as it is necessary to see at a glance the exact holding at any moment, frequent revision of the Register is essential. A good space should be left between entries for the same reason. If a secretary is called upon to start such a Register when none has existed before, the necessary list of investments can usually be obtained from the bank holding the securities and an endeavour must be made to ascertain original valuations.

The final column of the Investment Register is intended for notes on Capital Gains Tax, where this is applicable to the transaction (see pages 107-8 for details).

Ex dividend

As the time for payment of dividends approaches the accounts of the shareholders are duly entered up and dividend warrants prepared.

If shares are purchased at a time immediately prior to the date on which the dividend is due, they are purchased "ex dividend." That is to say the original holder (not the new buyer) will receive the dividend when it is paid. Stocks and shares are quoted in the price lists as *xd.* or *ex div.*, in such cases, and the price is slightly lower in consequence.

Cum dividend

The converse is the case with prices quoted *cum div.* (*cd.*). Here the buyer of the investment gets the benefit of the approaching dividend, as the shareholders' dividend accounts have not yet been made up and closed. The price in this case will be slightly higher than normal.



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(Note: Similar entries investments, expenses are

In considering the market prices of investments these influences must be taken into account.

Yield

It will of course be realized that in estimating the true "yield" or return of interest on the capital expenditure on an investment, the purchase price must be taken into account. In the monthly Stock Exchange Lists the true "yield" is shown, in a separate column.

For example £1 seven per cent preference shares quoted at a current market price of 21/- each do *not* return a yield of 7 per cent on the invested income, but one of $6\frac{2}{3}$ per cent on the purchase price paid. In calculating the *true* yield, however, expenses also should be taken into account in the amount spent; this would bring the yield in the example given to less than $6\frac{2}{3}$ per cent.

In the case of redeemable stock redemption yield can be calculated only by tables.

In entering the purchase price in column 3 of the Investment Register inset at page 95, it is a helpful plan to put in red ink underneath the cost on the basis of including expenses.

At any moment the secretary may be called upon to give details of a particular investment—the actual holding, the purchase price, the total cost, etc., and to compare it with the current price and market value; or it may happen that a complete list of investments held at a given date must be prepared showing the current price and market value. It is here that familiarity with the price quotations given in the Stock Exchange lists and daily papers will be needed.

It would be as well to emphasize again the need of verifying the exact issue of the stock quoted—not to give, for example, the price quoted for Australia 3 per cent stock 1963-5 when the holding is Australia 3 per cent stock 1964-6.

These two chapters on investments and the Stock Exchange have dealt with the subject in the simplest possible form. Students who intend to take the qualifying examinations of one of the professional bodies are advised to study these subjects in fuller detail.

CHAPTER XVII

INCOME TAX

Schedules—Schedule B—Schedule C—Schedule D—Schedule E—
General Allowances—Refund claims—Charitable donations—Sur-
tax—Post-war credits—Income from abroad—Profits tax—Capital
gains tax

ONLY the broad general lines of income tax can be given here. The secretary is advised to have on hand the current edition of a good standard textbook on income tax, and to keep in close touch with the changes brought about by each succeeding Budget, and subsequent Act of Parliament. Copies of Acts of Parliament can be purchased from H.M. Stationery Office, or from booksellers, and it is useful to have available for reference the latest issue of such Acts as the Finance Act (which covers income tax) and the National Insurance Acts.

Schedules

Income tax falls under the following classified "Schedules." Examples are given of items falling under these Schedules forming the basis of an Income Tax Return.

SCHEDULE B which dealt with income arising out of the occupation of land in the United Kingdom has been abolished. Tax is no longer levied on amenity lands and arrangements are being made for commercial woodlands, etc., to be assessed under Schedule D.

SCHEDULE C which deals with certain income arising from interest, dividends and annuities payable in Great Britain out of Public Revenue on which income tax is deducted before receipt.

Example C

Gross dividend on £500, 3 per cent Funding Loan,
1959-69, taxed at source £15

SCHEDULE D which deals broadly speaking with income not taxed at the source (in seven sections or "cases") arising from—

I. Trades and businesses.

II. Professions and vocations, not included in other Schedules.

III. Untaxed interest.

IV. Colonial and Foreign Securities (mortgages or debentures), not coming under Section VI.

V. Colonial and Foreign possessions (stock, shares or rents, and income from foreign banks, interest or businesses conducted and controlled entirely abroad).

VI. Any miscellaneous annual profits not falling under any other head.

VII. Speculative gains.

VIII. Income from land and property.

Example D

I. Profit as Partner in Messrs. Jenkins & Son, Stockbrokers, 2 Mare St., N.W., for year ended 31st March, 1966	£	s.	d.
	1,725	3	6
II. Profit as Veterinary Surgeon, year ended 31st March, 1966	275	10	—
III. Interest on Deposit Account at Barclays Bank, Holborn, year ended 31st December, 1965	152	3	9
IV. Debenture interest, Great Western Railway of Brazil 4 per cent Gross	20	—	—
V. Dividend on \$100 Bonds España Rio Plata	8	13	3
VI. Profit on letting furnished house, 2 Marine View, Bornsea, June 1965	26	5	—
VII. Profit on sale of 4 Marine Drive, Bornsea, (bought 1st May, 1965, sold 1st July, 1965)	300	—	—
VIII. Rent received from 2 Marine Drive, Bornsea, £300, less cost of painting exterior, £100	200	—	—

SCHEDULE E which deals with the salary and emoluments received from an employment, or office; i.e. Fees, Salaries, Wages, Commission, Bonuses, Pension, Stipend, or Annuity not coming under Schedule C. (There are certain exceptions.)

Example E

Salary as Secretary of Messrs. Philips Miles, Shipowners, 5 Leadenhall Street, E.C., to 31st March, 1965	£	s.	d.
	1,500	—	—

The principal points arising under these Schedules with which the secretary is likely to come in contact are as follows—

Schedule B

Schedule B tax on amenity lands has been abolished, and special provisions have been made for the taxation of commercial woodlands, and royalties from sand and gravel quarries and pits, and brickfields are now taxed at source in the same way as other mineral royalties under Schedule D.

Schedule C

The private secretary will meet this Schedule so rarely that no notes are needed here. The title Schedule C is not usually used in connexion with making out personal Income Tax Returns.

Schedule D

I and II. Trades, Businesses, Professions and Vocations. In the ordinary way the private secretary would have little to do with the preparation of proper figures here. The profits or income arising from this source would be supplied to her by her employer if he is a member of a firm. But in such appointments as those with a doctor, dentist or school, the secretary has in some cases to prepare accounts up to Profit and Loss Account stage for income tax purposes. It is, however, customary for a visiting accountant or auditor to prepare the final accounts.

III. Untaxed Interest. Under this section would fall such income as bank interest, Savings Bank interest, untaxed annuities, Old Age Pensions, and any other interest received without deduction of tax, such as $3\frac{1}{2}$ per cent War Loan.

IV and V. Colonial and Foreign Securities and Possessions. These call for no particular comment. Only income from Foreign and Dominion Securities and possessions payable abroad and not already subject to British income tax would be included.

VI. The most likely instances under this head with which the private secretary will be concerned are non-recurrent

items of casual income such as rent received for letting a town or country house; the profit received for occasional underwriting (regular receipts from underwriting would come under Schedule D); or such income as money received for occasional journalism.

VII. A short-term capital gains tax is levied in certain cases on profit made on the disposal of land, securities and other property acquired after 10th April, 1962. In the case of land, any sum arising from a sale made within three years of purchase is subject to taxation. For stocks, shares, securities and other property the period is six months. Movable property such as personal belongings, pictures and motor-cars is not affected, nor is the sale of a house owned and occupied by the seller; sales occasioned by the death of the owner are disregarded; losses may be set against chargeable gains in later years.

If the property was acquired after 6th April, 1965, a period of twelve months replaces the previous six-month and three-year periods above, and all forms of property (including movable property) are affected. The principal private residence of an individual; private motor vehicles; National Savings Certificates; National Development, Defence and Premium Bonds; and sums received on the maturity or surrender of normal life assurance policies are exempted. So too are goods and chattels realized for not more than £1,000 and gifts not exceeding £100 during any year.

A long-term capital gains tax applies to the profit made on the disposal of any chargeable asset, no matter when acquired, and includes nearly all property with the exceptions referred to in the last paragraph. In addition, property passing on death in excess of £5,000 is included.

As there are several methods of calculating this tax, care should be taken to select the one most favourable to the taxpayer. It should be noted that only the profit considered as accruing between 6th April, 1965 (or the date of acquisition if later), and the date of disposal is taxable.

VIII. This section covers rents and underleases of land in the United Kingdom; rent charges, ground annuities and feu

duties; and any other receipts arising to a person from his ownership of an estate or interest in or right over land in the United Kingdom.

An allowance is made for expenses of management, insurance and maintenance, legal and accounting costs, general and water rates paid by the landlord, etc. In some cases a deficit in one year can be offset against profits in a subsequent year.

The secretary is, therefore, called upon to keep an exact account of the money expended on maintenance, repairs, insurance and certain managerial expenses such as rent collection. Every item of expenditure must be analysed, and the accounts furnished as vouchers, dissected accordingly. Maintenance and repairs must, of course, be distinguished from improvements to the property. For example, the repair to the stonework of an existing window of a house would be a proper charge against maintenance, but the enlargement of such a window would be an improvement; the painting and reroofing of a barn where the roof was falling into disrepair would be a "maintenance" charge, but the substituting of a tiled roof for an existing corrugated iron roof could not, in normal circumstances, be charged as an item of "maintenance and upkeep."

Where an owner-occupied residence formed part of an estate which was managed as a unit in 1962-3, the owner may elect to retain the benefit of the then existing practice and the maintenance expenditure on the residence can be taken into account in fixing the liability on the estate, on condition that the current annual value of the residence is also brought into account.

Schedule E

Earned income under this Section comes under the "Pay as You Earn" scheme if it exceeds the minimum fixed annually. Under this scheme, employers are liable for making the appropriate deduction of income tax before payment of salary or wages to employees. The employee benefits in that the method relates the tax paid to the current earnings, and the weekly or monthly deduction of tax is adjusted to meet any variation in such earnings.

Briefly, the amount of tax to be deducted by the employer each pay day depends upon—

(a) The employee's code number on his Tax Deduction Card (supplied by the Inland Revenue authorities). This code number represents his income tax allowances and from it can be found the "free pay" to date. Tax is paid on the remaining balance.

(b) His total gross pay since the beginning of the tax year.

(c) The total tax deducted on previous pay days.

The information which enables the Inland Revenue Authorities to allot the appropriate code number and amount of tax deduction is obtained from the statement of total income given by the employee in his annual Income Tax Return and the allowances therein claimed. From this information are prepared and sent to the employer the necessary documents (Tax deduction cards with code numbers for taxable employees, Tax tables, etc.) which enable him to make the appropriate deduction of tax each pay day. The total tax deducted is forwarded by him to the Collector of Taxes monthly.

The employer is himself responsible for notifying staff changes to the Inland Revenue authorities as they occur.

As it will be the duty of many secretaries to deal with the detailed operating of the "Pay as You Earn" scheme for employers, careful study of the subject in the specialized booklets published by H.M. Stationery Office is advised. A useful booklet entitled *The Employer's Guide to "Pay as You Earn"* is issued by the Board of Inland Revenue.

General

The income tax year runs from 6th April to 5th April. In practice the income taken is that for the preceding year though there are certain exceptions and in the case of Schedule D the nearest accounting period is accepted—for example, year ended 31st March instead of 5th April.

In the case of the great bulk of investment income, tax at standard rate is deducted at the source by the companies concerned, before the dividends and interest are paid to the

shareholders. Tax on the profits and income of a limited company is levied on the company as a whole.

The necessary Schedule D form (on which a statement of income from all sources must be included in addition to untaxed income) is issued to individuals by the Inland Revenue Authorities early in the year (Form No. 11). It must be completed and returned within thirty days of issue. The form has separate sections for taxed and untaxed income, allowances, deductions, etc., and is accompanied by clear printed instructions.

The *total* of the gross income from dividends and interest taxed at source without details can be entered in the form itself, a detailed typed statement being attached (compiled from the Dividend Register, see pages 94-5) showing gross dividend, tax deducted, net amount received.

After this Return has been duly checked by the Authorities, an Assessment form is issued to the taxpayer, showing the amount of total statutory income agreed for income tax purposes after deduction of any allowances due. The amount of income tax payable is shown, and this is payable in two instalments—the first on or before 1st January in the year of assessment and the second by 1st July—or by deduction from salary as indicated on page 102.

The secretary would be wise to obtain the necessary additional forms and complete them as soon as possible after 5th April in regard to Schedule D Maintenance claim, and any other refund claims.

Allowances

The most general allowances are given below: printed details can be obtained from the Inspector of Taxes.

1. Earned income allowance.
2. Reduced rate allowance.
3. Tax free "Personal" allowance for single or married persons.
4. Children's allowance.
5. Housekeeper's allowance for widow or widower.
6. Dependent relative allowance.

7. Age allowance for elderly taxpayers over 65 whose incomes do not exceed the limit laid down.

8. Life assurance and deferred annuity allowance.

9. The special allowances applicable to any particular employment or profession (such as a rent concession for a clergyman, or the expenses of running a car for a commercial traveller, etc.) and wear and tear (depreciation of plant and machinery).

These allowances must be claimed at the time the Income Tax Return is made out, in the appropriate Sections shown on the printed form.

There is a section provided for the entry, as a deduction from gross income, of any "charges" paid; e.g., bank interest or bank charges on an overdraft, interest paid on a loan, mortgage interest, etc.

When all allowances have been claimed, the remaining income (in excess of a tax-free minimum) is taxed on a sliding scale.

Refund Claims

The Inspector of Taxes will make an appropriate refund where tax has been suffered by deduction at source beyond the amount due, on the basis of the Return of Income furnished; and the taxpayer when claiming the refund of tax overcharged will need to complete a form of claim and supply any vouchers in support of his claim (such as dividend warrant counterfoils, receipts for income tax paid, etc.).

Income tax is too technical a subject to deal with in any detail and the subject is touched upon here on broad lines which are intended merely to guide the secretary as to what to look out for in the way of Returns to be made, allowances which can be claimed, etc., so that the necessary records and accounts can be kept.

The points to keep in mind are—

(a) The need for absolute silence and discretion in regard to the chief's income tax matters. A great deal of extremely confidential information comes into the secretary's hands in this connexion.

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The points to keep in mind are—

(a) The need for absolute silence and discretion in regard to the chief's income tax matters. A great deal of extremely confidential information comes into the secretary's hands in this connexion.

(b) The need to see that Returns or Claims are made clearly, at the right time, and with any necessary vouchers in support, and that *file copies are retained in every case*. Duplicate forms can be obtained on request and it is advisable to ask for these in advance.

(c) The need to make certain that every possible allowance, concession and privilege has been taken advantage of as a rebate of income tax. Inspectors of Taxes will always be found helpful if consulted, but it is not their business to see that taxpayers take advantage of every available concession, nor can they know the concessions applicable in every case.

Charitable Donations

Donations by persons liable to tax may be made to yield a higher amount to the charity by entering into an agreement to pay a definite sum for seven years; charitable organizations can supply the necessary form.

Sur-tax

An additional rate of tax, known as sur-tax, is levied at a scale rate on those whose total income exceeds a specified level, but certain items, such as relief on earned income, are deducted in calculating this figure. The Return of total income made for income tax purposes is normally sufficient as a basis for sur-tax also, but in the case of sur-tax certain types of income which are otherwise tax free are "grossed up" and included. Among these are the interest on National Savings Certificates, Building Society shares, etc.

The tax is assessed and collected apart from income tax and is due on the 1st January following the year of assessment. It is a personal tax.

Post-war Credits

Post-war Credits represent a deferred rebate of tax for the years 1941/2 to 1945/6 inclusive, the amount being the increased tax suffered in those years as a consequence of the decrease in income tax allowances. These Post-war Credits are now repayable to men over 60 and women over 55; they

should be claimed on the appropriate form (to be obtained through any Post Office) from the Inspector of Taxes.

Credits will also be repaid in specified cases of hardship and on the death of the holder. Credits not eligible for repayment until after 1st October, 1959, carry $2\frac{1}{2}$ per cent compound interest tax free from that date.

Income from Abroad

The taxpayer who is resident in the United Kingdom and has paid tax on the same income here and abroad is entitled to some relief, in order that he may not suffer double taxation.

Profits Tax

Profits tax is an additional taxation on the profits of limited companies and other corporate bodies; it is not charged on profits that are earned by sole traders or individuals in partnership.

Capital Gains Tax

A Capital Gains Tax was introduced in 1965, and has already been touched upon on page 101. It is a personal tax. There is not room here to deal with all aspects of the tax or the expenses and adjustments which may be offset against it and the secretary is advised to contact her local tax office for fuller information.

As a general guide, the tax applies to—

(a) Short-term Gains

The selling or disposing of

- (i) Stocks and shares not more than six months after they were bought or acquired;
- (ii) any stocks or shares bought or acquired after the 6th April, 1965;
- (iii) any land or building (except a house used as a principal private residence) not more than twelve months after it was bought or acquired; and to

- (iv) certain other gains, such as the sale or disposal of a right to buy shares, or of an asset which is "tangible movable property of value *more* than £1,000."

(b) Long-term Gains

The tax is chargeable on net gains less losses (other than short-term gains or losses) on the disposal of assets (after the 6th April, 1965).

Exemptions

Exemptions include life assurance policies (if not purchased from a third party); savings certificates; private cars; chattels disposed of for less than £1,000 (unless they cost more than £1,000 and are disposed of at a loss); gifts of not more than £100 in the year; foreign currency for personal expenditure abroad (of oneself and family); bank deposits; building society deposits, etc.

CHAPTER XVIII

INSURANCE

General principles—Insurable value—Policy—Proposal form—Premium—Revision of values—Types of insurance; all-in or comprehensive policies; fire; burglary; car; endowments, life, annuities, pension; other risks—National Insurance

² ONE of the duties of the private secretary is to see that the renewal date of all insurance policies is brought to the chief's attention in advance. Policies and premiums must not be renewed blindly, but the circumstances, amounts, and values must be brought under careful review annually in order that any necessary or advisable changes in the values to be covered may be made.

Insurable Value

In the case of a claim, the actual value of the loss sustained within the limits expressed in the policy is the general basis.

This means, in the case of fire for example, that if the property is under-insured, compensation being "within the limits expressed in the policy" might be less than the actual loss sustained. If over-insurance is effected, the "actual value of the loss sustained" may operate and an unnecessarily high premium is being paid without increased benefit.

Various technicalities arise in this connexion, such as the operation of an average clause in certain forms of insurance limiting compensation to the ratio borne by the amount of the insurance to the value of the property insured. Generally speaking, in the case of fire the company is liable for any ascertained loss or damage up to the amount of the sum insured.

It must be realized that insurance is a wide and technical subject. No attempt is made to deal with it here from a legal or technical point of view. A brief survey is given with the object of bringing before the private secretary such information

may cause a burn on a carpet, and a claim may be put forward for the estimated value of the damage. This would then be assessed by the company's own valuer and compensation as agreed would be duly paid.

BURGLARY. The contents of the building (including personal property) can also be insured against burglary, housebreaking and larceny in the case of a private house. In business premises, however, "larceny" is not covered.

Burglary involves the breaking into or out of premises. Larceny can be carried out by someone already in the premises, who has not made forcible entry.

CAR INSURANCE. Comprehensive policies can be taken out to cover (within certain limitations) the following risks—

Damage to the car by accident

Fire

Theft

Third party risks

Accidents to insured

Medical expenses in case of accident, etc.

Insurance companies allow a bonus in the form of a subsequent premium reduction if no claim is made in any one year.

ENDOWMENT ASSURANCE, LIFE ASSURANCE, AND ANNUITIES. Various forms of this type of assurance can be taken out to provide such benefits as, for example—

(a) A lump sum to be paid at a certain date (say ten years hence, or when the policy-holder is 50) or at death should this occur before that date. (A type of endowment policy.)

(b) A sum of £5,000 to be paid at the death of the policy-holder, say to his widow. (A life assurance policy.)

(c) A fixed annual income of £50 to be paid to the policy-holder, to cease at his death. This would be an annuity assurance. The annuity can be either "Immediate" or "Deferred" (to start at a given future date). Payment for these types of insurance is sometimes made by means of one lump sum instead of by annual premiums.

PENSION. An employer may, by means of an insurance policy, ensure a pension for one or more employees.

Other Risks

Special insurance policies can be taken out to cover practically every contingency, for example—

Certain classes of war risks

Loss of cash or wages in transit

Indemnities against claims brought by clients of accountants, doctors, dentists or chemists

Breakage of plate-glass windows

Loss of travellers' luggage

Weather conditions in the case of entertainments, harvest, etc.

If any particular risk is likely to be incurred, an insurance company will quote a premium for insurance. Naturally the greater the risk, the higher the premium.

Although certain companies specialize in certain types of insurance to some extent, where several policies are to be taken out it is often better to put them in the hands of one company or through a member of Lloyd's. Better rates are obtained and interests are better guarded by following this course instead of scattering the policies amongst various companies.

National Insurance

The National Insurance Scheme establishes an extended system of national insurance, providing pecuniary payments by way of benefits of the following descriptions—

Unemployment benefit

Sickness benefit

Maternity benefit

Widow's benefit

Guardian's allowance

Child's special allowance

Retirement, graduated and disablement pensions

Death Grant

Other benefits are available, where applicable, under the National Insurance (Industrial Injuries) Acts.

This scheme of national insurance applies to all persons in Great Britain over school age and under pensionable age; insured persons are divided into three classes—

Class 1. Employed persons: that is to say, persons gainfully occupied in Great Britain, being employed under a contract of service or who are paid apprentices.

Class 2. Self-employed persons: that is to say, persons gainfully occupied in employment in Great Britain who do not work under the control of an employer.

Class 3. Non-employed persons: that is to say, persons who are not employed or self-employed persons in Classes 1 or 2.

The secretary is primarily concerned with Class 1, both on her own behalf as an employee (employed person) and, in her capacity as secretary, on behalf of her employer's interests.

Insurance contributions are payable in every case, and in the case of employed persons contributions are also paid by the employer. The contribution is a comprehensive one and covers appropriate benefits applicable under any of the heads outlined above. The rates of contribution vary in the case of Employed, Self-employed and Non-employed persons; all of whom fall into age groups. The rates applicable to men are higher than those in the case of women.

A working married woman (Class 1) receives some cover from her husband's national insurance contributions and may either rely on this smaller range of benefits or pay flat-rate contributions and thus qualify for the full range of benefits.

If she chooses *not* to pay flat-rate contributions she must still make an industrial injuries contribution, and, unless she is contracted out, a graduated contribution (if her weekly wage is over £9 a week). (In any case her employer pays his full share of contributions, as for any other female employee.)

A self-employed married woman may similarly rely on her husband's insurance, or may choose to pay Class 2 or Class 3 contributions.

Under the graduated pension scheme, equal contributions must be paid by both employer and employee for any employee (except national insurance retirement pensioners) aged between 18 and 70 (65 for a woman) whose gross pay exceeds £9 in any week. The amount varies with the pay up to £18

per week, those receiving more than £18 per week contributing at the £18 rate. The aim is to provide a pension additional to the normal retirement pension. Since the 5th October, 1966, an extra graduated contribution has been charged on earnings between £9 and £30 (see page 116).

The deduction is made when wages are paid and forwarded with P.A.Y.E. income tax deductions.

Contracting out. An employer can contract out of the graduated part of the national insurance scheme employees in certain occupational superannuation schemes. Graduated contributions are payable only in respect of the earnings-related supplement referred to on page 116.

Briefly the conditions are—

(a) The scheme is financially sound.

(b) It provides a pension at least as good as the maximum graduated pension which could be earned in the national insurance scheme during the same period.

(c) Pension rights up to this level are preserved should the employee leave his job.

Full information on contracting out can be obtained from the Registrar of Non-participating Employments, 17 Monck Street, Horseferry Road, London, S.W.1.

The benefits covered by the contributions are—

Class 1. All the national insurance benefits.

Class 2. All except Graduated Pension, Unemployment and Industrial Injury.

Class 3. All except Graduated Pension, Sickness, Unemployment, and Industrial Injury benefits, and Maternity Allowance.

An employer is responsible for seeing that his staff have lodged with him the necessary insurance cards and that such cards are stamped each pay day with a stamp of the appropriate value indicated on the card. The onus of paying contributions is on the employer, but he may deduct the worker's share from the wages before they are paid. When a card has been completed it should be signed by the employee and returned within six days of expiry to the local office of the Ministry of Social Security for replacement. This work is

carried out by the secretary, but the cards may be sent for renewal by individual employees if preferred. Cards should be handed to an employee on leaving or on his demand.

It is impossible, in a single chapter dealing with various types of insurance, to devote more space to the technical details of National Insurance, such as rates of contribution, rates of benefit, conditions of benefit, the action to be taken when a member of the staff is sick, etc. The purchase of a good handbook on the subject of National Insurance is advised. Changes in legislation and rates of contribution must be very closely followed and rates altered accordingly. Helpful leaflets may be obtained from the local offices of the Ministry of Social Security.

Under the National Insurance Act, 1966, earnings-related supplements to unemployment and sickness benefits and widow's allowance are paid. The supplements are financed through an increase in the graduated pension contributions which is also paid by contracted-out employees. The amount of contribution is based on pay between £9 and £30 per week, and is paid by employees over 18 earning £9 a week or more.

CHAPTER XIX

THE SELECTIVE EMPLOYMENT TAX

Aims of the tax—Its collection—The tax itself—Who pays it—Payment of premiums and refunds—Definition—Tax treatment—Employers in Northern Ireland

From 31st September, 1966, employers became liable to pay Selective Employment Tax imposed in the 1966 Finance Act.

In this chapter we can give only a brief outline of the workings of the tax, and up-to-date information should be sought by the secretary. A useful leaflet is *Selective Employment Payments Act, 1966—a Guide for Employers*, issued by the Ministry of Labour.

Aims of the Tax

The tax is designed to achieve two objectives—

firstly, to improve the structure of the tax system by redressing the balance between services and manufacturing (for services, including distribution, have formerly been lightly taxed as compared with manufactured products, which have to pay excise duties and purchase tax); and

secondly, to have a beneficial long-term effect by encouraging economy in the use of labour in services, and thereby making more labour available for the expansion of the manufacturing industries.

The Collection of the Tax

The Ministry of Social Security was chosen as the organization for the collection of the tax, and the amounts are incorporated in the national insurance stamps.

It is emphasized, however, that the two are quite separate and that the proceeds of the tax will be kept quite apart from national insurance contributions.

(The tax is *not* charged on contributions for self-employed people.)

The Tax Itself

The following are the weekly rates for each employee for whom employers' flat-rate national insurance contributions are payable—

	s.	d.
Men	25	0
Women	12	6
Boys under 18	12	6
Girls under 18	8	0

Who Pays the Tax

Every civil employer, but, according to which of three categories he is classed under, he will be affected by the scheme in different ways.

Employers are, therefore, divided by the scheme into three classes—

(i) those who receive the premium appropriate to manufacturing as defined under the scheme;

(ii) those who will have the tax refunded but will receive no premium, and

(iii) those who will pay the tax without any refund.

Those in class (i) will receive a premium, comprising a refund of the tax plus an additional sum, and this will be at the following rates—

	s.	d.
Men	32	6
Women	16	3
Boys under 18	16	3
Girls under 18	10	6

Payment of Premiums and Refunds

When an establishment has been registered for the purpose of claiming a premium or a refund of tax, the employer makes a claim at intervals of three months to the local branch of the Ministry of Labour, giving details of the staff employed

in each week and in each category. After the claim is agreed, the amount is credited to the employer's bank account.

Definition

The unit of definition between "services" and "manufacturing" for the purposes of the tax will be the establishment at which workers are employed—and where this falls in the Standard Industrial Classification used by the Ministry of Labour.

This is largely determined by the occupation of the *majority* of the staff—with certain exceptions—and once settled, *all* the staff in a particular establishment, irrespective of their jobs, are covered by the same heading. Any material change, particularly as regards the activities of the establishment or the number of persons employed, must be notified to the Ministry of Labour.

The criteria which decide into which of the three sections an establishment will fall are somewhat complicated, and if an employer is not satisfied with the result of his application for registration for premium or refund, he may discuss the matter again with the manager of the Employment Exchange. There is a further right of appeal to an Industrial Tribunal.

Tax Treatment

The refunds and premiums will be treated as trading receipts; and the tax itself will be deductible in computing trading profits for income and corporation tax purposes.

Employers in Northern Ireland

The scheme also operates in Northern Ireland, but the responsibility for the collection of the tax is that of the Northern Ireland Government, and may be slightly different in detail from that operating in the United Kingdom.

Regional Employment Premium Scheme

From the 4th September, 1967, an additional premium for each employee will be paid to "manufacturing" employers in certain defined Development Areas. Details can be obtained from the Ministry of Labour.

CHAPTER XX

MEETINGS AND COMMITTEE PROCEDURE

Notice of meetings—Preparing agenda—Quorum—Order of general proceedings—Procedure—Minutes—Ordinary meetings—Technical terms

THIS chapter deals with the work of a private secretary in connexion with the political, religious or social organizations likely to be encountered: local political associations, women's or men's institutes, horticultural societies, nursing associations, or committees connected with the school or Church. Company Secretarial work is dealt with in Chapter XXI.

It is not unusual for the private secretary to be appointed secretary to one or more of the committees suggested—the writer has at various times served on all those instanced.

Important points calling for attention are the notice of the meeting, the preparation and serving of the agenda, the minimum number of committee which constitutes the quorum, the observance of the correct procedure at the meeting itself, and the proper recording of the minutes.

Meetings of the kind now under review can be "General," "Committee" or "Sub-committee."

The general meeting of the association as a whole is open to all its members. It is usually an annual meeting. At this meeting the Accounts are passed, the Annual Reports read, the Officers and committee are elected for the year, and the programme of the year's arrangements (e.g. lectures, debates, classes, flower shows, etc.) is fixed. Tellers for the counting of votes must be appointed. The officers will include the president, vice president, chairman, secretary, auditors, treasurer and members of the committee. It is customary for a certain number of the committee to retire annually. In some cases they are eligible for re-election, in others they must

stand aside for at least a year. In such societies the chairman is usually *ex officio* the president or vice president. The special sub-committees may be appointed in due course by the committee, or may be appointed at the general meeting as standing sub-committees to serve throughout the year, which will in turn appoint their own officers. It is advisable for a member of the general committee to serve on the sub-committee, and he can act as chairman (if so elected) and make the report to his general committee.

For example, in the case of a Women's Institute, sub-committees will probably be appointed to deal with catering, entertainments, library, etc., and, in the case of a horticultural society, sub-committees will deal with such matters as arrangements for flower shows, finance, etc.: in the case of a charity there will probably be sub-committees for appeal work, entertainments, etc.

The sub-committees will meet as summoned by the chairman or at fixed dates, according to the rules; or they may be summoned by the secretary.

Notice of Meetings

At least twenty-one clear days' notice in writing must be given of all annual general meetings, and seven to fourteen days' notice of other meetings. The period required for ordinary meetings may vary and is frequently indicated in the "Standing Orders," with which the secretary should be fully acquainted. The notice must state the date, place and time of the meeting and the nature of the business to be discussed. It must be sent to all who have the right to attend, i.e. to all members of the association in the case of an annual general meeting, and to all members of the committee in the case of a committee meeting.

If the notice and agenda have appeared in a printed programme of the year's activities of the organization it is sufficient for a member to have received this programme, unless the rules state otherwise.

In the case of committee meetings, where no fixed standing dates exist, it is customary to arrange at one meeting the date

SPECIMEN AGENDA FOR ANNUAL GENERAL MEETING
Annual Meeting of the Bramshire Conservative Association to be held at the Institute, Bramshire, on Monday, 3rd September, 19—, at 8 p.m.

Chairman: John Harwell, Esq., M.P.

AGENDA

1. Apologies for absence.
2. Minutes of last Meeting.
3. Arising out of Minutes.
4. Statement of Accounts, Balance Sheet and Treasurer's Annual Report.
5. Secretary's Annual Report.
6. Chairman to move adoption of Reports.
7. Election of Officers.
8. Election of Auditors.
9. Mr. E. Manning to move that a Sub-committee be formed to organize local meetings and speakers' programmes for the winter.
Mr. W. O. Hanson to second the motion.
10. Any other business.

Quorum

This is the minimum number of persons who must be in attendance to constitute a meeting and is laid down in the rules of the organization. Strict attention must be paid to this point. Business conducted at a meeting consisting of a less number of persons than the quorum fixed in the rules would be invalid. Actually, where no quorum is laid down, two persons can constitute a meeting. As this is obviously undesirable, the secretary should, if need arises, be instrumental in bringing about the fixing of a quorum. That of sub-committees is usually laid down by the general committee.

Order of General Proceedings

SEATING. It is customary for the chairman to take the head of the table having the secretary seated at his right hand and the treasurer at his left. The remainder of the committee are seated round the table. At a larger meeting the committee would be seated on the platform and the general members would be in the body of the hall.

The secretary should see that every member has a copy of the agenda. These should be placed round the table at committee meetings in readiness, the chairman having in front of him the Agenda Book.

ATTENDANCE REGISTER. Where an Attendance Register is kept this is signed by members on entering and the secretary has no trouble in making her record of those present. At committee meetings, however, where no such book is kept, the secretary can easily get confused as to the names of those actually in attendance and of those who may propose or second a motion not on the agenda. The following is a useful hint. When the meeting is assembled, a card of paper can be passed round the table, informally, with the request that members will write their names on it and pass it on immediately. The secretary then has before her a record of names in the order of seating and can easily tally up those with the name on the list. It is wise not to ask names if it can be avoided. People are sensitive on this point and a good secretary

should be able with practice to attach names to faces readily and accurately and to remember them afterwards.

ORDER OF BUSINESS. The specimen agenda given shows the order in which business is generally taken. As already stated, if no chairman is present, a member of the committee will be elected to the temporary chair while a chairman is elected. He would be proposed and seconded, and chosen by ballot in the ordinary way.

The chairman will first call upon the secretary to read the minutes of the last meeting. These are sometimes taken as read, if members present so agree; the more modern practice is for minutes to be circulated to members beforehand, with the notice of meeting. The secretary is warned here of the necessity for reading clearly but rapidly. The reading of minutes in a slow or stumbling manner prolongs the meeting unduly and takes time needed for more important matters.

Where no special finance sub-committee exists, the monthly statement of accounts is frequently presented to the general committee by the treasurer and where his own signature to cheques is insufficient, they are then presented to the chairman for signing. This would be one of the first items of business on the agenda.

The secretary should be ready at any moment to give the chairman, in a quiet aside, any names with which he may be unfamiliar or, in the case of a very inexperienced chairman, as for example, at a small village meeting, tactfully to guide the meeting along businesslike lines. In such circumstances a chairman, after a discussion, may for example say something like "Very well, that is settled," or if the chairman be the president he or she may occasionally be a little inclined to settle the point out of hand. Here the secretary can tactfully draw in a member as proposer and another as seconder and get the decision in question put to the meeting in the proper form of a resolution on which they must vote.

All remarks must be addressed to the chairman. A member wishing to speak on a point must rise (or turn) and address the chair. Members may not discuss matters between themselves at a meeting and any such discussions must immediately

be quashed by the chairman. In dealing with inexperienced members in small communities the secretary can do a great deal in tactfully helping and guiding members towards the proper observance of procedure. The chairman must call to order members who talk or interrupt. Where more than one member rises at the same time to speak, the chairman must be quick to notice the first speaker and to ask others to wait.

Procedure

Each motion must have a proposer and seconder and be voted upon. The motion in writing should be passed up to the chairman on a slip, if it is not on the agenda, in order that he may be able to read the exact wording when putting it to the meeting.

The following would be an example—

Mr. Evans rises and proposes "That future Committee meetings be held on alternate Thursdays." He would preface this by the words "I move (or I propose)," etc.

Mr. Hawk rises and seconds this by saying "I second Mr. Evans' proposal that . . ."

The chairman puts the motion to the meeting, saying "It is proposed by Mr. Evans and seconded by Mr. Hawk that future Committee meetings be held on alternate Thursdays."

This is put to the vote by a show of hands, and, if the majority are in favour, a resolution is passed. At Parliamentary Committees a seconder is not necessary.

Assume, however, that Mr. Harris wishes to suggest a modification of this proposal. On hearing Mr. Evans' proposal put, he will rise and say "I propose the following amendment—That future Committee meetings shall be held on alternate Thursdays in the winter but on every Thursday in the summer." This becomes an amendment, and as such takes precedence, and is put to the meeting by the chairman instead of the original proposal. If the majority are in favour after the amendment is seconded, this amendment becomes the resolution. If not, the meeting returns to the original proposal. An amendment must not be a mere negation of the motion.

A resolution or motion is sometimes called a question.

"To move that the question be now put" is to propose that the motion be put to the vote at once, and is a means of avoiding further discussion.

"To move the previous question" is to propose that the meeting pass on to the next item of business without further discussion of the present subject. If this motion is *not* carried the original motion must immediately be put to the vote. Such a step is often taken where it would not be politic to pursue that particular question further. This action can be taken on a motion only, not on an amendment. The previous question cannot be moved at a Parliamentary meeting.

Minutes

(a) OBJECT. The object of minutes is to preserve a clear, *concise* and accurate written record of the business transacted at a meeting, the members present (number or names), and the resolutions passed, with the name of the proposer and seconder of each.

(b) HOW TAKEN. The minutes are taken at each meeting in note form by the secretary and are afterwards duly recorded in a Minute Book.

Shorthand is an invaluable asset in the taking of notes of minutes. A verbatim report, however, is not what is required. The secretary should take a brief note of each point as it arises, being careful to record the correct names of speakers. If any doubt arises, the name should be verified, tactfully, in the manner already suggested.

The agenda is the greatest aid to minute taking. Its preparation will already have familiarized the secretary with most of the business and it is available for reference during the meeting. It is not wise to make the notes on the agenda itself—the space is too small. A special notebook kept for minutes is advisable. Previous notes can then be referred to at a subsequent meeting if a question of inaccuracy is raised.

Notes should never be taken on odd scraps of paper.

(c) **HOW RECORDED.** The minutes should be written in a bound Minute Book which can be purchased for the purpose. It is ruled with a wide left-hand margin. It is not unusual to record minutes in loose-leaf form, which enables them to be typewritten. Strict precautions must be observed if this method is adopted as leaves can be lost or misplaced and the scope afforded for carelessness or even dishonesty has in the past made such books unacceptable as evidence in a Court of Law.

The following precautions must be observed—

(a) The binder must be locked and the key held by the person responsible for the Minute Book, who alone should unlock it.

(b) The supply of blank loose leaves, all of which must be consecutively numbered, should be controlled by him.

(c) When the minutes have been read and confirmed each page must be initialed by the chairman.

(d) The Minute Book should itself be kept under lock and key.

The minutes should record the business in the following order—

Time	} of the meeting.
Date	
Place	

Chairman's name.

Names (if committee or small meeting), or numbers if the meeting is a general one, of those present, giving names of officers first.

Reading of apologies for absence.

Reading and confirmation of previous minutes.

Any business arising therefrom.

Motions giving name of proposer and seconder and result of voting.

Any other business in the order in which taken at the meeting.

The matter must be recorded as concisely as possible but the exact wording of every resolution passed must be given, together with the name of proposer and seconder.

The minutes are clearer to read and to refer to afterwards if the subject of each paragraph is put in the margin as a heading and each minute numbered. The minutes can also be indexed at the back under subjects.

It is often necessary for the secretary to be able to refer back quickly to subjects or rulings contained in earlier minutes and good indexing is a help here. If copies of minutes are circulated, it is helpful if a note is made of the names of members to whom copies are sent.

These minutes are read by the secretary at the next meeting and are then signed by the chairman of the meeting at which they are read (even if he was not in attendance at the meeting to which they refer), after he has obtained the sanction of the meeting by asking "Is it your wish that I sign these minutes?"

Any business arising out of the minutes would then be dealt with, such, for instance, as the report of an action ordered at the last meeting.

Ordinary Meetings

In literary and debating societies, women's institutes and other organizations where entertainment or instruction is part of the object of the society, the ordinary meetings are generally conducted on the following lines—

1. Secretary reads minutes of last meeting.
2. Minutes adopted, and signed by chairman.
3. Election of new members since last meeting, and fresh nominations.
4. Any reports due from committees or sub-committees.
5. Introduction of lecturer by chairman.
6. Lecture (debate, demonstration or whatever may be the object of the meeting).
7. Questions or discussion.
8. Closing word of thanks from chairman.
9. Formal vote of thanks to lecturer proposed and seconded by members of the audience.

Annual meetings and committee meetings follow the lines already indicated.

The secretary is again reminded that every organization has its own rules which may modify to a slight degree the general notes given here, but the basis of general order and formal procedure is that outlined.

Useful books covering Committee work are *Meetings* by Head (Pitman), and *Procedure at Meetings* (National Federation of Women's Institutes).

The following short list of definitions in connexion with committee work will probably be helpful to the secretary—

Explanation of Some Rules of Procedure and Technical Terms

AD HOC. *Ad hoc* means "arranged for this purpose." An *ad hoc* sub-committee is one appointed to carry out one particular piece of work. It is sometimes called a special committee or a special purposes committee.

AMENDMENT. A proposal to alter a motion by the addition or deletion of words. It must be proposed, seconded, and put to the meeting in the ordinary way. It can in no circumstances take the form of a direct contradiction of the original motion. A seconder is not always necessary.

CLOSURE. A motion brought forward with the object of closing immediately the discussion on any matter before the meeting.

CO-OPTION. The power given to a committee to add to its numbers by the vote of existing members.

EX OFFICIO. This means "in virtue of office." A member of a committee may be appointed by reason of his office. For example, the president may be an *ex-officio* member of the committee.

LIE ON THE TABLE. A resolution that a letter or report before the committee be allowed to lie on the table is equivalent to proposing that it should be ignored.

NEM. CON. A motion is said to be carried *nem. con.* when no one has voted against it, but some members have abstained.

In the case of a motion carried "unanimously" *all* members have voted in favour.

NEXT BUSINESS. A motion "that the meeting proceed with the next business" can be proposed with the intention of ending discussion of undesirable or frivolous motions. If carried, discussion of the original motion is dropped, but, if lost, the debate continues normally.

POINT OF ORDER. A question regarding the procedure at a meeting (e.g. absence of quorum) raised by a member during a discussion. It is settled by the chairman at once.

PREVIOUS QUESTION. This is a formal motion which usually takes the form "that the question be not now put." The idea may be to avoid a vote or to shelve the motion under discussion. If "the previous question" is carried, no further action can be taken on the motion under discussion. If it is lost, the motion must at once be put to the vote.

PROCEDURE. The method of conduct of business at meetings, particularly in regard to resolutions.

RIDER. A clause or sentence added after a resolution has been passed. It differs from an amendment in adding to, not altering, the sense of a resolution. It must be proposed, seconded, and put to the meeting in the usual way.

RIGHT OF REPLY. When a motion has been fully discussed the mover but not the seconder has the right to reply, but he must reply at once.

STANDING ORDERS. Standing orders are the regulations drawn up by a society defining the manner in which its business shall be conducted.

TELLER. A person appointed to count the votes at a meeting.

When the Memorandum and Articles of Association and other necessary forms have been signed and filed with the Registrar of Companies, and the capital duty and other fees have been paid, a certificate of incorporation is issued by the Registrar of Companies and the company can begin its business straight away (without waiting for the additional formalities necessary in the case of a public company).

The shareholders will then elect a Board of Directors to manage the affairs of the company on their behalf; the Board will elect a Chairman and appoint a Managing Director and Secretary. A Register of Directors and Secretaries must be kept and a Register of Members.

MEETINGS. These may be—

(a) Directors' or Board Meetings. These take place at regular intervals, usually weekly or monthly, to transact the ordinary business; the real work of the company is done at these meetings.

(b) Annual General Meetings (Ordinary General Meetings of members). Every Company must in each year (at an interval of not more than 15 months) hold a general meeting, in addition to any other meetings in the year, and must announce the meeting as the annual general meeting in the notice. All shareholders or members are invited to be present. The business includes the presentation of the Annual Report and Accounts, the directors' and auditors' reports, the appointment of auditors, etc.

(c) Extraordinary General Meetings. These are general meetings of members convened in addition to the fixed ordinary meetings. They may be called for the transaction of the special business set out in the notice.

NOTICE AND AGENDA. Notice of meeting (usually issued by the Secretary of the company on the instructions of the Board) must be sent to all persons entitled to receive it. It is usually accompanied by the Agenda, prepared by the Secretary in consultation with the Chairman, containing a list of business to be transacted at the meeting. The meeting must comply with the requirements of the Articles

of Association in regard to such points as Chairman, quorum, etc. Twenty-one days' notice is required for annual general meetings; and fourteen days is usual for other meetings.

MOTIONS. Proposals are brought before the meeting in the form of "Motions." After presentation they are open for discussion; legally they need not be seconded; when passed they become Resolutions.

VOTING is recorded in three ways—

1. By Voice. This is not unusual at informal meetings.
2. By Show of Hands. This is the most common form of voting at ordinary or business meetings.
3. By Poll. A poll may be demanded at a general meeting on any question other than the election of the chairman of the meeting or the adjournment of the meeting. The minimum requirements for demanding a poll are set out in Sect. 137 of the Companies Act. The Articles cannot limit this statutory right, but may lessen the requirements.

Under 3, votes are recorded by means of voting papers, checked and counted by "Tellers" or "Scrutineers" formally appointed. Members unable to attend can vote by proxy. Printed proxy forms are made available for the meeting. No stamp is necessary if the form is to be used for one meeting only. If for more than one meeting, the stamp is ten shillings.

MINUTES. Minute Books of Directors' and Shareholders' Meetings must be kept by the Secretary. Only the resolutions are recorded; the record does *not* include a report of all that transpired at the meeting. There is now a penalty for failing to take minutes.

Secretary's Duties

The following is a summary of the Secretary's duties in regard to meetings—

(a) **BOARD MEETING** (Directors' Meeting or Directors' Committee Meeting).

Beforehand. Issue notices within the period laid down.
Prepare agenda.

On Day. Make certain that those present have copy of agenda available.

Place any books or papers, needed for reference, ready to hand.

Take careful notes (verifying any names) as basis of minutes.

After. Draft minutes as soon as possible, while memory is fresh.

(b) ANNUAL GENERAL MEETING

Beforehand. Ensure that meeting is accurately convened.
Issue notices within time specified.

Verify that all requirements of the Articles of Association are fulfilled.

Make any necessary arrangements with regard to such matters as hire of room, chairs, table, voting papers, signature book for members, etc.

At time. Obtain signature of members attending.
Place on table—

Register of Members.

Copy of Memorandum of Association and Articles of Association.

Copies of accounts and reports.

Copies of notice and agenda.

Read the notice of meeting.

Take careful notes of proceedings.

After. See that the Annual Return is completed within 42 days, and a copy (signed by a director and the secretary) sent forthwith to the Registrar.

Send out letters of appointment to those elected (e.g. bankers, auditors, directors) and carry out any other instructions given at meeting.

For fuller details in regard to procedure at Meetings see Chapter XX. The subject of Company Secretarial Work in general, which a secretary who wishes to be well qualified is advised to study, is dealt with in *Guide to Company Secretarial Work*, by G. K. Bucknall (Pitman).

CHAPTER XXII

SPECIALIZED WORK

Notes on the duties of a secretary to: Doctor and Dentist—Author—Country gentleman (residential and social work)—School—Member of Parliament—General notes on travel arrangements

Doctor and Dentist

IN many cases the secretary to a doctor, dentist or surgeon is also the receptionist. In addition, therefore, to the usual qualifications, certain personal qualities need to be cultivated, chief among them being—

A good memory for faces and detail

A clear telephone voice

A quiet manner of moving about in the surgery or consulting room

Cheerfulness

Sympathy

It goes without saying, too, that the secretary in such appointments must have no fear or dislike of medical details and the sight of blood. Some knowledge of medical terms is necessary. In most cases these posts are held by women secretaries.

Assuming the secretary to be also the receptionist, she must receive patients with a cheerful and reassuring welcome. Names should be quickly attached to faces so that each patient may receive a personal greeting. Chapter X contains useful information in regard to a receptionist's duties.

Method and accuracy of detail are particularly important in the secretary to a doctor, dentist or surgeon, for in this work a careless slip or the neglect of a telephone message might result in such serious consequences as the death of a patient.

One of the principal records which the secretary will have to handle is the Appointments Book.

In the case of the dentist it is customary for him to make

the next appointment with a patient on the completion of a visit; in some cases he himself enters the Appointments Book and hands the patient a card giving the date and time, in others he passes the patient on to the secretary. If the appointment is for a long time ahead, a subsequent confirmation is advisable.

The secretary will have to deal with inquiries for appointments made either by telephone or by letter. On reference to the Appointments Book (and in frequent consultation with her employer), she will be able to arrange these appointments and enter them in the book. Every telephone message must be written down *immediately*, and the utmost care must be taken in recording patients' symptoms, or their requests for an early visit, or appointment.

Where a nurse is not employed, the dentist's secretary is very frequently required to be in the surgery to pass instruments, prepare fillings and help patients. In the intervals she can be dealing with the correspondence, accounts, appointments, etc., at her desk.

A doctor's secretary has often to help with the undressing of patients, and the cleaning of instruments; and sometimes to give help in the dispensary. A simple nursing training, or attendance at first-aid classes, is therefore a useful additional qualification.

Most doctors and dentists use some variant of the card index systems outlined on pages 41 to 47 for keeping records and accounts, together with visiting lists and Day Books. Records must comply with requirements under the National Health Service, so far as registered patients are concerned.

Distinction should be made in the records of doctors between visits to patients and their attendance at the surgery where variation in fee for private patients is involved.

Where the card index system is in use, the secretary should, on arrival, place on the desk the cards of all patients to be seen that day, by appointment. Where the system of "flagged" reminders exists, referred to on page 44, the signal will be moved forward to indicate the date of the next appointment, before the patient's card is put back into place

in the card index. From the information on these cards and the other records the secretary will be able—

(a) To complete necessary forms, and to prepare accounts for private patients;

and, in the case of the dentist's secretary,

(b) To send out the quarterly or six-monthly reminders to private patients that their teeth are due for re-examination.

In the case of consultants, it is not unusual for two or three physicians or surgeons sharing a set of consulting rooms jointly to use the services of a secretary. In some cases the nurse carries out the duties of receptionist, and gives help in the consulting room, while the secretary deals with correspondence, accounts, telephone, appointments, the typewriting of medical reports and articles, etc. Such posts call for a good deal of tact and adaptability, involving, as they do, working for several employers, but they are usually very interesting and afford opportunities of earning a good salary.

It might be well to mention that a surgeon is known as *Mr.* not *Dr.*; and in writing to him the envelope should be addressed on the following lines (giving him his appropriate qualifications)—

X. L. Hartland, Esq., F.R.C.S.,
299 Harley Street, W.1.

Author

The particular requirements for literary posts are—

A good foundation knowledge of literature.

Good English.

Good spelling.

Quick, accurate typewriting both from manuscript and from dictation on to the typewriter.

Reliable shorthand (high speeds are necessary where material is dictated).

Some knowledge of proof-correction, printing, and layout.

Ability to work against time without getting rattled, and for uncertain hours without getting tired or irritable.

Manuscripts are frequently written in great haste, consequently in somewhat illegible handwriting. The secretary

is advised to practise typewriting from difficult manuscript, and to avoid asking unnecessary questions.

Unpaged manuscript should immediately be paged in pencil before work is started. It is also wiser to number each typewritten page (top copy and carbon) *in pencil* as the work proceeds, and to complete typewritten pagination when the whole work is finished. Unless these little points are observed it is easy to get manuscript hopelessly confused. The necessity for keeping the originals of retyped pages until checked is emphasized.

The appearance of completed typewritten manuscripts is much improved if they are placed in neat firm covers or binders.

Many writers prefer to dictate on to the typewriter. The secretary should accustom herself to working quietly, steadily and with as little interruption as possible.

There is a modern device of continuous stationery which, although designed primarily for business purposes, can be employed with advantage in typing from dictation as it saves the frequent interruptions caused by taking out and renewing typewriting paper.

It might be mentioned again in this connexion that the private secretary should keep in touch with all the modern devices used in business. It will be found that they can be adapted to private secretarial work with considerable advantage in many cases and can bring about a saving of time and labour with an increase in efficiency.

Information useful for the author's secretary regarding periodicals, dates of publication, editorial offices, addresses, type of literary work accepted, etc., is given in the *Writers' and Artists' Year Book*. This also includes a considerable amount of other information.

Residential Posts with Country Gentlemen, Etc.

Some idea of the work involved in the post of secretary to a country gentleman will have been gathered from the section dealing with Farm and Estate Accounts on pages 80 and 81.

As most of these posts are residential that side of the work also will be dealt with in this section.

In addition to handling correspondence and keeping the Household, Farm, Estate and other Accounts as outlined in Chapter XIV, the private secretary's work will in many cases include some or all of the following duties—

(a) *Payment of wages of domestic staff.* This is dealt with on pages 73-6, as is also

(b) *Payment of wages of farm, garden, and estate staff.*

(c) *The keeping of Investment Records, and details of income therefrom.* (This is dealt with on pages 95-6.)

(d) *Preparation of income tax returns and statements.* (This is dealt with in Chapter XVII.)

(e) *The keeping of a Farm and Dairy Produce Record.* An account must be kept of farm and dairy produce supplied from the Home-farm or estate to the household, e.g. chickens, ducks, turkeys, eggs, milk, cream, butter. A special weekly account must be kept of these which will be credited with such produce at current market prices. An appropriate section for this purpose is provided in the analysis Farm Account Books referred to on page 80. These figures will of course be taken into account in preparing Profit and Loss Accounts for the farm for income tax purposes.

(f) *In keeping Estate Accounts* special Rent Record Books of rent due from and paid by tenants, and timber records showing timber felled, sold, etc., will need to be kept, if these items arise.

(g) *The keeping of a Game Account and Game Record.* The object of this is to show the true cost of game-keeping, the number of birds shot, sold, given away, etc. The account would be debited with the cost of eggs, food, game-keepers' wages (or a proportion of these where the head keeper also acts as a Woodreeve or working bailiff), the money to beaters and other expenses of "shoots" and any other game-keeping expenditure such as coops, medicine, etc. The account will be credited with the value of all birds sold, given away, or eaten in the house. Special analysis account books can be purchased for use in the keeping of Game Accounts.

(h) *Estate Supervision.* In some cases it is the duty of the secretary to make frequent rounds of inspection of farm and

of expenses) are to be devoted to the charitable purpose for which the entertainment is given, and where no tickets are to be sold at the door. Forms can be obtained from the Inland Revenue Authorities.

(iii) *Licence*. Unless the hall has a standing licence for such purposes, a licence must be obtained from the local authorities for a public entertainment.

(iv) *Royalties and Copyrights*. If a public performance is to be given of a play, monologue, dialogue, recitation, etc., the question of any performing rights must be looked into, the permission of the publishers obtained where necessary, and any fee due paid. Secretaries and those responsible are advised to look very carefully into this point before selecting the items to be included in any public performance as heavy expenses may be incurred here.

Generally speaking it is a good plan for sub-committees to be appointed for various duties in connexion with entertainments and for matters to be so organized that his or her own duty is specifically allotted to every member, who clearly understands any responsibility attached. Helpers will be wanted for such duties as ticket selling and bill placarding well in advance (territories can be apportioned to various members); catering and waiting; programme selling; car-park organization; stewarding at gates and doors; and at least two responsible people will need to be appointed in each section to take charge of money received. At no time should only one person be left in charge of money.

Where the entertainment is an outdoor one, careful alternative plans for indoor arrangements in case of bad weather must be organized in advance. If tents and marquees are to be hired, estimates from more than one firm should be obtained so that prices are competitive.

The secretary with organizing experience will be a valuable leader and helper on all these occasions, but the leadership must *never* be blatant. The secretary must at all costs avoid appearing "managing" or "important," and should make a point of frequent consultation with members, committees, and all those concerned—first and foremost, needless to say, with

the president or chairman of the organization. The help and co-operation of all people of standing in the neighbourhood should also be obtained and their interest aroused.

(j) *Arrangement of flowers, menus, etc.* The practice here varies very much. In some large houses the supply and arrangement of flowers falls to the head gardener and parlour maid. In many establishments, however, it falls to the secretary, if a woman. In the country house the head gardener sends in the flowers. In the London house they are frequently sent up by him weekly.

If the secretary is responsible for planning and arranging flowers it is wise for her to make herself familiar as soon as possible with the tastes of the head of the house as to both table and flower arrangement. To realize the importance of this from the start is to save a good deal of annoyance on both sides.

Flowers should all be looked over *daily*. Although this is part of the parlourmaid's duties, the secretary will be wise if she makes it her own morning duty also.

If she is responsible for menus or table arrangements, she will of course act in consultation with cook and butler, after submitting plans to the mistress of the house.

The amount of responsibility falling to the secretary's share in these matters will naturally vary in every post.

The wise secretary will never for an instant lose sight of—

1. The need for the utmost tact in dealing with staff. The secretary is in the position of being one of the staff, and will therefore be understanding of and sympathetic to their viewpoint, but, as the employer's accredited representative, by remembering her own dignity she will be upholding his.

While welcoming a friendly and kindly attitude from the secretary and resenting anything in the nature of a domineering and superior manner, the household and outside staff themselves appreciate the upholding of mutual respect, and hold in esteem the secretary, who, while human, keeps a proper standard of dignity.

This point is emphasized as the secretary's own position, as well as the smooth running of the household, turns on a

proper attitude to fellow workers. The need for tact and discretion is again stressed. Not only must the secretary avoid discussing an employer's affairs, but must definitely discourage such discussions by members of the staff.

2. The necessity of guarding against any tendency to be "touchy" or to take offence. Sometimes it may be necessary to make up the number at lunch, dinner or Bridge. At other times it may be evident that this is not desired. The secretary should always be ready to be pleasant and friendly, and to help in the entertaining of guests when needed. Sometimes secretarial work for the relatives of an employer, who may be staying in the house, is desired, and this help should always be given with a good grace.

3. Perhaps it is hardly necessary to mention that in the matter of dress secretaries should try to conform to the general custom of those in whose house they are living, and at all times to avoid being over-dressed, and the wearing of "Town" clothes in the country. In posts of this type hours must be entirely elastic. The position can, however, be an extraordinarily happy one, as the writer has herself proved.

School

School and college secretaryships can be of several types (in both cases either residential or non-residential)—

- (a) The secretary to the Head Mistress or Head Master.
- (b) The secretary to the school or college.

Posts coming under category (a) are usually available for younger candidates. Duties consist mainly of dealing with correspondence (largely dictated by the Head), the sending out of pupils' accounts and termly reports, filing records, and helping in the general office routine, under the supervision of the Head.

Posts falling into category (b) are of a responsible nature and are usually offered to University graduates and older, experienced, secretaries.

Here the secretary may be responsible to a committee. Her duties may include keeping the School Accounts, relieving

the Principal of a certain amount of interviewing of parents and students, dealing with correspondence, taking charge of books and stationery stocks and issues and arranging time-tables.

In some cases the duties are combined with the teaching of one or more subjects.

Such an appointment calls for a considerable amount of tact, understanding, and dignity, as the secretary is dealing with both students and staff.

Duties must of course vary in every school or college. Where the secretary is responsible for keeping the accounts, the Analysis Cash Book system referred to on page 78 is a suitable method to follow for the School Accounts; and the Card Ledger system referred to on pages 43 and 80 is the best method of dealing with students' accounts. Books, stationery, etc., must be debited to the student's account immediately on issue, and fees must be debited in advance and accounts sent out at the beginning of every term or course. A periodic check must be made that every student has had an account; and a statement of outstanding fees, etc., should be prepared and surveyed every month.

The secretary will be in charge of the filing both of the school's general correspondence and of students' letters, papers and reports. The most suitable method of dealing with students' own files is the numerical system (every student being given his or her own number) and a card index which can combine information regarding name, address, number, date of start and finish of Course, with the Ledger Account as outlined on page 43.

All information regarding students is naturally very confidential, and files must be kept in such a way that only those responsible have access to them.

The general correspondence of the college or school can be kept by the alphabetical or alpha-numerical system detailed on pages 36 to 38—files being kept down to a minimum.

An indexed record will also need to be kept of all those making inquiry regarding the school or college courses. When a parent or prospective student calls, quick reference to any

information already supplied by correspondence can then be made before the interview is begun.

The routine methods outlined here will enable the school or college secretary to organize what must of necessity be a very busy day's work subject to constant interruption from telephone or callers.

Such appointments are, however, both responsible and interesting, and afford unusual opportunities for human contacts, and work of practical social value.

Member of Parliament

All the general methods already outlined apply to this type of work, including the section on residential appointments. The duties are varied and interesting and give full scope to a secretary with initiative and a natural talent for method and detail.

Hours may be long and irregular while the Houses of Parliament are in session, but there are periods when the secretary will have time to go through files, correspondence, and accounts and clear up any arrears. It will be realized that the appointment of private secretary to a Member of Parliament makes especial demands upon ability to act quickly, to assess the order of urgency of work, to cope with rush work and long hours without getting flustered and worried. Adaptability therefore and individuality (bearing in mind, however, that the interpretation of the wishes and views of the Member is the first consideration) combined with a real liking for the work are all essential.

To take routine work first—in dealing with filing, precedence must be given to *current* matter. In Parliamentary work a great many letters, papers, etc., while of transitory value only, are of extreme and urgent importance while current, and they must be filed in such a way that quick and easy access is assured so long as they are *current matter*.

It is necessary to plan so that matters which are pending or not likely to come up for early consideration can be put away in temporary files and brought forward at stated intervals so as not to be overlooked. A record must be kept

(either in diary form or by means of the reminder cards referred to) to ensure that matters for future attention are brought forward on the appropriate dates.

The best method of dealing with matters in the transition stage, while documents are of current importance, is to retain them in subject files (for example under the subject of the Bill under discussion). As soon as the question is finished and the matter becomes "dead," in most cases the bulk of it can be destroyed and the remainder can be filed in the permanent files under the normal methods of the filing system adopted. The great point to aim at is the immediate production at a moment's notice of current matter required for reference.

Press cuttings must be filed under subjects (either on loose sheets or in an indexed book).

With regard to correspondence during a Parliamentary session, it is essential that all correspondence from constituents and any other matter available in connexion with a subject in which the particular Member is especially interested, should be kept together for quick reference. Such correspondence is often very heavy, but however great it should be acknowledged as soon as received. Owing to bulk it is not always possible to file it in the ordinary way. It should therefore be massed together and, after the Debate is finished or the Bill in question has passed through all its stages, it can generally be destroyed.

It is essential to keep a personal diary, in which are recorded all Parliamentary engagements and interviews, both in London and in the constituency. A daily extract from this diary should be typed in duplicate, and a copy placed before the Member early each morning. It is, of course, of supreme importance that no engagement is overlooked.

In many appointments the private secretary has to attend meetings and take notes for the use of the Member of Parliament acting as Chairman or Hon. Secretary. The procedure in regard to sending out notices, agendas, etc., outlined in Chapter XX should be noted. Each member of the committee should have due notice of the time and place of meeting, also if possible an agenda. The private secretary should take

CHAPTER XXIII

APPLYING FOR A PRIVATE SECRETARIAL APPOINTMENT

Letter of application—Interview—Schedule of qualifications

LETTERS of application for these appointments should be free from all commercial phraseology.

They should be written in plain, simple English in the style of any rather more formal social letter.

An author recently requiring a private secretary received a letter from an applicant who, otherwise, appeared exceptionally well fitted for the appointment. It began—

"I beg to apply for the vacancy on your staff." The lack of imagination displayed in this wording caused the applicant to lose the appointment.

Letter of Application

The letter should cover as shortly and simply as possible the following points—

(a) Some indication of the source of information regarding the appointment.

(b) A formal application for the post.

(c) An expression of interest in the particular work required.

(d) Reference to some feature of personality, qualification, or past experience which has a particular bearing on the work.

(e) A reference to a schedule of qualifications enclosed.

(f) A statement of the writer's readiness to keep any appointment for an interview, and to carry out the duties loyally if appointed.

Unless there is already a personal acquaintanceship, the letter should begin—

"Dear Sir (or Madam)"

and end—

"Yours very truly."

It is a good practice to write the letter of application, and attach a typed list of qualifications, thus supplying specimens of both handwriting and typewriting. But, if the handwriting is *not* a good advertisement, it would be wise to type the letter also. In such a case do not forget the signature.

No pains should be spared in making both letter and enclosure specimens of a high standard of work.

Copies of not more than three testimonials should be attached. *Originals must never be sent* but they can be produced at an interview if required.

It is, doubtless, unnecessary to emphasize the wisdom of verifying (in books of reference, directories, etc.) the status of the prospective employer where no introduction exists. This is particularly important in connexion with the answering of newspaper advertisements and caution must be exercised.

Examples of suitable letters of application and a schedule of qualifications are given at the end of this chapter.

Interview

The following are important points—

(a) Absolute punctuality in keeping the appointment is an obvious first requirement. (The destination should first be looked up in a Street Guide if any doubt exists.)

(b) Pen, pencil, rubber, and notebook should be taken in preparation for a test.

(c) Carry out any test quietly, without fuss or flurry. Do not interrupt. Do not waste paper.

(d) Personal appearance should be scrupulously neat and businesslike, and clothes suitable for *work* (not leisure) should be worn. (Women are warned that some employers have a dislike of vivid lipsticks and nail varnishes.)

(e) The manner should be quiet and self-possessed; but it is most important that the applicant should appear "alive" and intelligently interested. A lethargic or wooden manner is as fatal as one over-assertive or boisterous.

(f) While avoiding unnecessary talk, the applicant should be responsive and ready to reply clearly and intelligently (not in monosyllables) to any questions asked.

(g) A desire to accept the post if it is offered should always be apparent. Any hanging-back, reservation, or indecision at an interview leaves an impression which is prejudicial to the chances of success. Doubts can be thought over afterwards, and an uncongenial post can be courteously refused if it is subsequently offered.

(h) Be entirely convinced yourself, and convince prospective employers, that you are not afraid of hard work or long hours if need arises, and that you are adaptable.

(i) Take a reasonable view of salaries until you can prove your own value.

Finally; when the good private secretarial appointment has been obtained, the secretary must be certain of being fit to *hold* it.

The writer had a double meaning in mind in designing the title "*Private Secretarial Work*." The private secretary's job is very definitely not play, and it is seldom an easy one. It involves really hard and unselfish work in uncertain hours, and the identification of the secretary's interests with those of the employer. Further, a responsible appointment of this nature, holding as it does variety and scope above the average, demands a standard of qualifications and ability equally above the average.

The secretary who has only recently finished training is advised to continue to read and study, and to add to existing qualifications by taking the examinations of suitable professional bodies.

The need of a wide range of general knowledge, including the ability to follow the affairs of Parliament and Local Government is again stressed, and coupled with this knowledge must be the power to think, and to express thought, with originality.

To the man or woman who follows this advice and who possesses the right personality, the career of private secretary promises unlimited interest and happiness.

SPECIMEN LETTER OF APPLICATION FOR
PRIVATE SECRETARIAL POST

The Clock House
Lanningtree
Surrey

Telephone 403457

5th January, 19--

Dear Sir,

Mr. Richards, a member of the County Council's Association, has told me that you are seeking a Private Secretary, and has suggested that I might venture to apply for the appointment.

From the information he gave me I realize that not only would the work be of great interest to me, but my experience gained in the five years during which I acted as Lord Riverside's Secretary in Windsor, should have given me the necessary insight into such an appointment as your own.

Full details of my qualifications and experience are given in the attached schedule which is a specimen of my typewriting.

I should appreciate an opportunity of calling on you at any time that may suit you; you could then judge of my suitability for the position of your own, and I could reassure you of my sincere desire to serve your interests loyally should you offer me the appointment.

Yours very truly
David Smith

SPECIMEN LETTER OF APPLICATION FOR APPOINTMENT

Tel: 01-222 4089

4 Merton Avenue, W.8.

5th January, 19--

The Advertiser,
Box No. 1208, The Times,
Printing House Square, E.C.4.

Dear Sir,

I have seen your advertisement for a Personal Secretary in today's "Times" (Box No. 1208), and I should like to apply for the appointment.

Stress, I note, is laid by you on the importance of a sound knowledge of musical terms, publishing work and office organization. I have a good grounding in musical knowledge obtained during my training at the Royal Academy of Music, while my experience with Mr. James Cooper in typewriting, revising and correcting the proofs of his recent books on music has given me a most valuable insight into publishing work. Finally, I became well versed in office management while working as Secretary to Mr. Kent (Managing Director of Johns & Hales Ltd., the well-known makers of musical instruments).

Attached is a detailed schedule of my qualifications and experience which, as you will see, would seem to have a direct bearing on your requirements.

If you should grant me an interview, I should be happy to call on any day which may suit you.

Yours very truly,

Jane Morris

Enc.

SCHEDULE OF QUALIFICATIONS

NAME	Jane Morris
ADDRESS	4 Merton Avenue, W.8
TELEPHONE	01-222 4089
AGE	35
EDUCATION AND TRAINING	Roedean and Oxford (B.A. Hons. French) 3 years at Royal Academy of Music 9 months at Marlborough Gate Secretarial College
QUALIFICATIONS	<u>Shorthand</u> 110 words per minute <u>Typewriting</u> Present speed 50 words per minute <u>Business Studies</u> Ordinary National Certificate
EXPERIENCE	4 years (February 1956 to April 1960) Secretary to Mr. Kent, Managing Director of Johns & Hales Ltd., Musical Instrument makers. 5 years (April 1960 to June 1965) Secretary to Messrs. R. and P. Kelly, Book-binders. 18 months (July 1965 to January 1967) Private Secretary to the late James Cooper, Author of "Orchestration" and "The History of the Piano."
TESTIMONIALS	Copies of three attached
WHEN FREE	Immediately. An appointment for an interview could be kept at any time.

5th January, 19--

CHAPTER XXIV

PAY AND CONDITIONS OF EMPLOYMENT

Contracts of Employment Act, 1963—Redundancy Payments Act, 1965
—Offices, Shops and Railway Premises Act, 1963

LEGISLATION is in force which regulates the engagement of staff and their dismissal if redundant, and the conditions under which they may be employed. It is not possible in a book of this size to give full information on all the provisions of the Acts, but it is hoped that the following summaries will give a useful basic knowledge. It is important that a well-qualified secretary should be acquainted with the rights and duties of employer and employee, both as they affect herself and the chief for whom she works. The Acts are wide in their application, but the writer has felt it wise to concentrate on their effect on office employees.

The Contracts of Employment Act, 1963

This Act gives to both employers and employees rights to minimum periods of notice to terminate employment, and lays a duty on employers to give their employees in writing particulars of their main terms of employment.

Notice of Termination

An employer is required to give at least one week's notice to an employee who has been with him continuously for twenty-six weeks or more; two weeks if the employment has lasted for two years or more; or four weeks if it has lasted continuously for five years or more.

An employee must give at least one week's notice if his employment has lasted twenty-six weeks or more, but this does not increase with longer service, unless this is specified in a contract of employment. The statutory periods are the minimum notice which employer and employee must give.

The rules do not generally apply in the case of a contract as the termination date has already been decided.

There is no age limit under the Act, which applies also to part-time workers employed for twenty-one hours a week or longer.

The Act does not prevent either employer or employee from waiving his rights to notice or from accepting pay in lieu. Nor does it affect the right of either party to terminate the contract without notice if the behaviour of the other justifies it.

Terms of Employment

An employer must give his employees, within three weeks of starting work, a statement in writing of the terms of their employment so that they may have a clear understanding of their rights and obligations. If the conditions are changed, for instance by an increase in pay, an amending statement to cover the alteration must be issued within one month.

The main points to be included in the statement are—

- (a) the names of employer and employee,
- (b) the date the employment began,
- (c) the amount of pay, and whether it is to be paid weekly, monthly, etc.,
- (d) the hours of work,
- (e) the length of annual holiday, and the bank holidays,
- (f) provisions for sick pay,
- (g) pensions and pension schemes (if any),
- (h) length of notice of termination which the employee is obliged to give and entitled to receive.

Ex gratia benefits, such as a Christmas bonus, need not be included.

A leaflet entitled *Contracts of Employment Act, 1963, Notes for the Guidance of Employers and Employees* is obtainable free from local offices of the Ministry of Labour, and further information can be obtained from the Industrial Relations Officers of the Ministry.

or by giving employees a copy of an official explanatory handbook.

Fire Precautions

- (a) Provision of such means of escape as may be necessary, having regard to the number of employees and the type of building and the maintenance of clear access thereto;
- (b) appropriate fire-fighting equipment, properly maintained and readily available;
- (c) marking of fire exits and provision of alarms;
- (d) employees must be made familiar with means of escape and routine to be followed in case of fire;
- (e) inspection of certain premises with more than twenty employees, or more than ten working other than on the ground floor;
- (f) issue of fire certificate by the fire authority. Until application has been made, the employment of staff in the premises is unlawful.

Notification of Accidents

- (a) The enforcing authority must be notified of any accident which causes the death of a person employed to work on the premises, or disables him from working for three days or more;
- (b) if a person dies as a result of the disablement, this must also be reported;
- (c) visiting employees of another firm, such as typewriter mechanics or window cleaners, are included.

In general, the onus of carrying out the provisions of the Act is on the occupier, but, if a building is shared by several firms, the responsibility for some matters lies with the owner. He will be responsible for the cleanliness and general maintenance of all parts in common use (such as halls, staircases and shared toilet facilities) and for fire precautions (except in the individual offices) and fire alarms.

Enforcing Authorities

- (a) For offices in places of public entertainment in London the authority is the Greater London Council;
- (b) for offices in factories and other places covered by the Factory Acts, the means of escape from fire are controlled by the fire authority (in London this is the Greater London Council), but all other provisions are enforceable by H.M. Factory Inspector;
- (c) in all other offices and shops the general provisions are under the control of the local authority, and all fire precautions under the fire authority.

A booklet entitled *The Offices, Shops and Railway Premises Act, 1963—a General Guide* is obtainable from H.M. Stationery Office, and supplements are provided free to purchasers. Further information is available from the enforcing authorities.

APPENDIX A

EXAMINATION QUESTIONS

The following specimens indicate the type of question which candidates may be asked in the London Chamber of Commerce Examinations for the Private Secretary's Diploma. These questions are reproduced by kind permission of The London Chamber of Commerce.)

I. ENGLISH

1. Your employer has to reply to the toast of "The Company" at the annual Staff Dinner. He has asked you to prepare draft notes which would serve as the basis for his reply. He proposes to speak for 8 to 10 minutes.

The following details are given for your information—

- (a) The toast is to be proposed by Mr. Rice, the Chairman.
- (b) The business was started as a small workshop 100 years ago by his grandfather, who had two assistants.
- (c) It is now a flourishing concern with 3 factories, and 4,000 employees.
- (d) It has had a record year.

2. You are secretary to the chairman of a company employing 500 office staff. The chairman has asked for your views on two proposals which have been made to him—

- (a) That a staff restaurant should be opened, instead of the present system of issuing luncheon vouchers.
- (b) That 300 junior staff at present paid weekly in cash should be paid monthly by bank transfer.

Write a report summarizing your views on either (a) or (b).

3. Your organization would be radically affected by a change to decimalization in Britain's currency, and to ~~minimize the difficulties~~ ^{bring the transition period} the Government has decided to adopt the first plan as far ahead as possible. To guide the ~~legislation~~ ^{legislation} the early course of legislation and the temporary ~~measures~~ ^{measures} necessary during the transition period, your employer proposes to study the plan adopted by South Africa when they ~~reformed their currency system~~ ^{reformed their currency system}. You find an article which may be helpful to him but think it too long.

The following is an extract from the article. Summarize the main points in about 150 words—

In December, 1958, after several investigations, the Government announced that it had decided to place our money on a decimal basis, and in June, 1959, Parliament passed the Decimal Coinage Act No. 61 of 1959. The Act, which was assented to on 29 June, 1959, provided, *inter alia*, that as from a date fixed by proclamation in the Gazette, the coinage units of the Union should be the Rand (abbreviated as R) and the Cent (abbreviated as C).

In the terms of the Act, the Rand will be equal to exactly 10 shillings and will be divided into 100 Cents instead of the present 120 pence. The new Cent, therefore, will be worth $12/10$ ths of our present penny and the penny $10/12$ ths of the new Cent. Our existing shilling will be worth exactly 10 Cents, sixpence exactly 5 Cents and the 'tickey' $2\frac{1}{2}$ Cents.

Up to the night of Monday, 13 February, 1961, we shall still use our £ s. d. system of money, exactly as we know it now. As from the morning of 14 February, 1961, the new Decimal Rand/Cent system will, very actively, start to take over from the present system.

From this date the Banks will start to use the new system of Cents only, and we shall have to make all deposits expressed in Rand and Cents, and remember to write all our cheques in Rand and Cents.

Although a complete switch-over, throughout South Africa, to the new coinage system on D Day would have been preferable, this is impossible, as some 140,000 £ s. d. monetary machines have to be converted to operate in Rand/Cents. This task will take approximately 20 months to complete. Apart from the major unit being a Rand with a value of 10s. instead of our existing £, the new Cent and half-cent differ from the present penny and half-penny. £ s. d. machines cannot, therefore, be used for the new currency. The new bank notes and silver coins will have exact equivalent values and will continue to circulate freely with the present currency, but both the new and the old bronze coins will have to circulate side by side until all machines have been converted.

As stated earlier, all the Banks in the Union and South West Africa will commence operating in the decimal currency on the morning of 14th February, 1961. In order to allow them time to perform this colossal change-over task, the banks will be closed on Saturday and Monday, 11th and 13th February. From Tuesday, 14th February, all banking business and accounts will be conducted in the new currency only, without any exception. Although all Banks will be closed over "D" week-end, customers who do not wish to have large amounts of cash on hand, will be allowed to make back-door deposits between 9 a.m. and 10 a.m. on Saturday, 11th February, and between 9 a.m. and 11 a.m. on Monday, 13th February. Such deposits must be dated 14th February, and must consist of notes and coins only in even Rand amounts. Under no circumstances must cheques

be included in such deposits. No other banking facilities will be provided, on these two days. (524 words)

4. Write a letter to an overseas client telling him that delivery of his goods will be delayed. Give, as your reason, the failure of a sub-contractor to keep to his delivery date. He gives, as his reason, a breakdown in the production line.

5. Correct or rewrite the following sentences, as necessary—

(a) Referring to the account received yesterday, you have charged 10/- more than you ^{quote} ~~quoted~~ ^{on} ~~it~~. A

(b) You and I understand one another perfectly.

~~The~~ (c) I can tell you that we stock all leather goods and execute orders for same by return of post.

(d) It is specially designed with few working parts which cannot get out of order.

(e) Will you please ~~have~~ talk to their Sales Manager about our contract?

6. Read the following quotation carefully, and answer the questions at the end.

"Above all, confidence will depend on the skill used in handling and establishing personal verbal contact between management and men. This amounts to a natural extension of the art of keeping touch as part of the normal function of management at all levels, and might be called the art of internal public relations. To be fully effective, the flow should be two-way from centre to *periphery*, matched by an equally frank and free *reciprocal flow* in the opposite direction. Reciprocity is vital.

The absolute need for reciprocity as the foundation of internal public relations should not lead to reciprocity being confused with heartiness or *emotional equalitarianism*, in which discipline soon follows dignity down the drain. Men are not equal. But even if they were, *the exercise of functions* and responsibilities would still place one above another, as order-givers and order-takers. Right discipline depends on this recognition. A business is not a classless but a *hierarchical* society, and it cannot be otherwise. It is and should be 'classless' only *in the social sense of that term*, in that the division into grades is based on *capacity and function*, and not upon the social distinctions of birth, wealth, or *environment*. Moreover, these hierarchical distinctions in a business are important, not merely because *they derive from function*, and the exercise of the function will in time suffer if *they are whittled away*, but because they are also the foundation of all personal dignity within the business, not only at the upper, but at all levels.

Real reciprocity rests, not upon *a derogation of dignities*, but upon mutual respect, and a confidence based on freedom from fear."

(a) Explain briefly in your own words the meaning of the first sentence.

- (b) Explain clearly the meaning of the words and phrases in *italic*.
 (c) Indicate by underlining the stressed syllable in the words reciprocal, reciprocity, periphery.

2. PRIVATE SECRETARIAL PRACTICE AND OFFICE PROCEDURE

1. What essential points should be borne in mind in regard to—
 (a) Reception and interviewing.
 (b) Preparation of reports.

or

Reply to the following memorandum;

FROM: Managing Director

TO: Personal Secretary:

As you are aware, the Board has decided that the very considerable expansion of the Company over the past two years makes it necessary to institute a Personnel Department. Please let me have a note of the purposes the recorded data will serve, the kinds of records which should be maintained and the equipment and stationery you consider necessary.

2. *Candidates should attempt either parts (i) and (ii) OR parts (i) and (iii):—*

(i) What documents, books, etc., need to be gathered together for use in the meeting room on the day of the Annual General Meeting?

(ii) What action should the Chairman of a meeting take if—

(a) A member moves "that the question be now put";

(b) A member rises on a point of order, stating that a quorum is no longer present;

(c) The meeting passes a vote of "no confidence" in the Chair?

(iii) Explain the difference (when used in relation to meetings) between the following terms—

(a) Postponement and adjournment;

(b) Motion and resolution;

(c) Going into committee and going into division;

(d) Those present and those in attendance.

3. Your employer has been discussing with you the increasing dissatisfaction evident among the typing and clerical staff of your Company; this arises from the fact that under the existing system the conscientious employee receives no greater reward than does her colleague whose output is minimal. He asks for your views and for your opinion on some form of "payment by results" system, and how the latter could be applied. Draft your reply.

4. (a) What types of office machinery and equipment are likely to be used by an organization employing an office staff of 500 all housed in the same building; and

(b) "There is, today, a tendency towards over-mechanization." Discuss this statement.

3. GENERAL PAPER

Candidates are required to write about 150 words on each of five of the following—

1. The Parliamentary Party Whip.
2. Local Rates.
3. Commercial Television.
4. Coloured immigration into this country.
- ✓5. "Equal pay for equal work." Indicate in your answer what effect, if any, it might have on the export trade of this country.
6. What are Chambers of Commerce, and what services do they render to the business community? Do they differ in any way from Chambers of Trade?
7. Business risks and insurance.
8. The possible effects of a decision to disengage with ~~partners in~~
- ✓9. The advantages and disadvantages of an extension of the age of retirement.
- ✓10. The effect on employment of office ~~mechanization~~ ~~technology~~ in the light of modern developments.

APPENDIX B

EXAMINATION QUESTIONS

(The following is a selection of questions in Secretarial Practice set at recent examinations conducted by The Pitman Examinations Institute for its Higher Secretarial Diploma and reproduced by their kind permission.)

1. As secretary to a large social club you are required to summon meetings and prepare agenda. Draw up a notice of the Annual General Meeting and the agenda to be put before the members.

2. Describe briefly the main uses of subject, geographical and alphabetical filing.

3. It is your duty to prepare cheques for your principal's signature. State the main points to be observed in drawing cheques and explain the procedure you would follow in this weekly task to ensure that your principal has all the relevant information and that cheques are drawn promptly.

4. Draft a report for your chief on the inadequacy of his insurance cover and suggest amendments. Try to indicate the legal principles underlying your recommendations.

5. You have been asked to recommend a duplicator suitable for use in a small trading concern. Submit a report suggesting two suitable types (not makes).

6. Explain briefly the meaning of: Preference Shares; Ordinary Shares; Ex Dividend; Yield; Debenture.

7. Write notes on four of the following terms—

- | | |
|------------------------------|-------------------------------|
| (a) Motion from the Chair. | (f) Extraordinary Resolution. |
| (b) Confirmation of Minutes. | (g) Amendments. |
| (c) Objections and Protests. | (h) Quorum. |
| (d) Casting Vote. | (i) Rider. |
| (e) Voting by Proxy. | (j) Co-option. |

8. Your employer is an author. The first proofs of his new book have come to you for checking. Set out the main points to which you would give attention, and give examples of the manner in which you would correct six errors.

9. As secretary to a business man you now have too much work to allow you time to do all his filing and you have been asked to train a junior clerk to do it for you. Outline the training you would give her.

10. What is a motion? Explain the significance of a motion being carried—

- (a) by a majority;
- (b) unanimously;
- (c) nem. con.

11. Outline an agenda for the Annual General Meeting of a Charitable Institution. Draft the minutes of the meeting.

12. Name six personal qualities likely to lead to success in private secretaryship and indicate the part they would play in practical life.

13. Your Principal desires to invite several business friends to a private exhibition of his paintings. (a) Draft the invitation. (b) Draft the refusal.

14. Write a report to the Chief suggesting improvements necessary in the office filing system. Give your reasons for the suggestions made.

15. (a) How should you prepare a manuscript for press?

(b) How would you deal with the proofs when you received them from the printer?

(c) What are the standard printers' proof correction symbols to indicate a new paragraph, a letter set in the wrong typeface, a quotation mark to replace an exclamation mark?

16. In the absence of your Principal you receive, on his behalf, a telephone call from a person who is unknown to you. What action would you take and what record, if any, would you keep?

17. You are secretary to the manager of an Estate Agency who is about to open a new office for a sub-manager and secretary. He asks you to report to him on the office equipment that will be required. Write this report, incorporating the sub-headings: Furniture; Office Machines; Filing Equipment; Stationery; Reference Books; Miscellaneous.

18. Give your views on the uses of a diary for business purposes. Show a typical page with six entries. Distinguish appointments from other entries.

19. Prepare an agenda for a monthly meeting of the directors of a private limited company. Supply your own details.

20. Distinguish between the minutes of a meeting and a report of a meeting. After minutes have been drafted what formalities, if any, remain to be carried out?

21. Your Principal informs you by telephone that he is unable to attend a meeting of the Local Chamber of Commerce to be held later in the day. He asks you to attend on his behalf. Describe the action you would take.

22. Your employer has recently advertised for a junior, to help you generally in the office. He has selected one of the applicants, and has asked you to write to the applicant to arrange an interview. Write the necessary letter, inventing all the details.

23. What in your opinion are the essential qualities of an efficient private secretary? Give them in what you consider to be their order of significance, explaining the reasons for your decision.

24. As private secretary to the chairman of a public company, what books of reference would you be likely to need? Briefly state the contents of each and explain its use.

25. Your employer receives a large number of visitors, some of whom inevitably have to be kept waiting. A small room, next to his office, is to be used as a waiting room. Describe—

(a) How you would furnish the room and what items, other than furniture, would be kept there; and

(b) How you would receive visitors and explain to them that your employer would not be free to see them for another twenty minutes.

26. Your employer desires you to sell his holding of 58 £1 ordinary shares in the XYZ Co. Ltd., which are quoted at 28s. 6d. ex div., and to invest the proceeds in A.F.L. £1 ordinary shares which are quoted at 18s. 9d. Explain how you would do this for him and outline the transactions involved. How many A.F.L. shares would you acquire?

27. Write brief notes on the following—

(a) Ex officio.

(c) Nemine contradicente.

(b) Carried unanimously.

(d) Quorum.

28. Explain what you understand by—

(a) P.A.Y.E.

(d) Income tax year.

(b) Post-war credit.

(e) Assessment form.

(c) Sur-tax.

29. Your principal is very absent-minded. What steps would you take to ensure that he keeps his engagements, deals with correspondence and pressing business promptly, and keeps you informed of any appointments he makes for himself?

30. If you were interviewing applicants for the following appointments, which particular *personal* qualities would you look for in each case? State reasons.

(a) Secretary-receptionist to a dentist.

(b) Private secretary to the managing director of a large company.

(c) Secretary to a sales manager who travels a good deal, leaving his secretary alone in the office.

(d) Secretary to two partners, solicitors, one near retirement and the other a young, handsome bachelor.

31. Write notes on *three* of the following—

- | | |
|--------------------------|------------------------|
| (a) National insurance. | (d) Preference shares. |
| (b) Endowment assurance. | (e) Bank Rate. |
| (c) Casting vote. | |

32. Draft the agenda for a first meeting of a new children's welfare society providing for appointment of chairman, officers and committees; consideration of place of meeting; drafting of circular letter to subscribers and fixing time of next meeting.

33. Why do you sometimes find that your cash book differs from the bank statement? What check is used to satisfy your employer as to the correctness of your books?

34. Draft a simple analysis petty cash book with a few appropriate entries, and outline the procedure for keeping petty cash on the imprest system.

35. Name the six reference books that you consider the most helpful for general private secretarial work, and write brief notes about the function of each.

36. Write a short passage on the importance of punctuality. Make six deliberate errors in it, and correct them by means of six *different* proof-correction signs.

37. Your employer is a literary man and a company director, having investments and freehold property. What schedules for Income Tax is he assessed under? When does he become liable to sur-tax and on what return is he assessed for sur-tax?

38. You are responsible for paying wages each week to a small staff. Explain the procedure and the records that must be kept. What are the usual deductions and what will be your responsibilities in dealing with them?

39. "A good secretary must not only have acquired certain skills and certain knowledge: she must be a certain kind of person." What kind of person do you think she should be?

40. Your principal is the Hon. Secretary of a professional association and is arranging a Day Conference. He is compelled to leave most of the arrangements to you. Outline the work that you would expect to do and how you would set about it.

41. Draft an advertisement for a position for which you would like to apply, and write a letter of application for it.

42. Write brief notes on any three of the following—

- | | |
|-------------------------------------|--------------------------|
| (a) The endorsement of cheques. | (c) Deposit accounts. |
| (b) Bank reconciliation statements. | (d) Dishonoured cheques. |

APPENDIX C

EXAMINATION QUESTIONS

(The following is a selection of questions on Secretarial Duties set at recent examinations by the Royal Society of Arts. These questions are reproduced by kind permission of the Royal Society of Arts.)

1. You work for a small charity. A number of people call or write for information, and the literature which they receive includes a form on which interested persons may apply for membership. Many inquirers do not return these forms. Write a suitable follow-up letter to such inquirers.

2. A number of technical reference books are kept in your office for use in your department. You keep a card-index record, which is constantly consulted, of the movements of books. Design the type of card which you will use for this purpose.

3. Write notes on three of the following—

(a) A quorum.

(c) A motion.

(b) A resolution.

(d) A chairman.

4. Your employer wishes to send out 2,000 circular letters on your normal business notepaper. What alternative methods of printing or duplication would you suggest to him? Give your reasons.

5. What is the purpose of P.A.Y.E., and to whom does it apply?

6. What is the purpose of an agenda? Can items which are not included in the agenda be discussed at the meeting?

7. You are employed as secretary to the principal of a small secretarial college, which holds evening classes in typewriting. You send a prospectus to each inquirer. Too many inquiries are received to allow a typed letter to be sent to each, but a duplicated letter, giving dates of vacancies, is sent with the prospectus. Draft a letter, to be used throughout the year, leaving spaces in which future dates can be inserted.

8. Where would you find the following information—

(a) How to address an ambassador;

(b) The name of the head of a government;

(c) Official reports of

9. When your employer returns from her holiday, she will want to know what has taken place in her absence, and what appointments you have made on her behalf. How would you prepare this information for her?

10. A meeting was held in your company which was attended by representatives from other organizations. The discussions were tape-recorded. Your employer told you to put aside all other work for a few days in order to transcribe the tapes. When you played back the recordings, you found that you had no means of identifying the speakers, nor had you the initials of those attending, or the positions held by them in their companies. As a result, a great deal of time was wasted in obtaining the information. What arrangements should be made, when a meeting is to be recorded, to ensure that such a situation does not arise?

11. How are the matters for inclusion in the agenda of a meeting decided? Why is it necessary to include "any other business" as a separate item?

12. The new head of your department is to travel extensively by road, rail, and air. Make a list of reference books you wish to buy to help him to plan his journeys.

13. In connexion with the use of the telephone, what is meant by—

- (a) A personal call.
- (b) A fixed-time call.
- (c) The telephone alphabet?

14. What deductions must an employer make from the pay of his employees?

15. What use could you make of the following books of reference—

- (a) *Who's Who*.
- (b) *A.B.C. Railway Guide*.
- (c) *Roget's Thesaurus*.
- (d) *A.A. or R.A.C. Handbooks*?

16. How does an employer determine how much income tax to deduct from his employees' earnings? Why might there be a difference in the tax deducted from the salaries of two people earning at the same rate?

17. What reference books would you consider it necessary to have for use in the general office? Describe briefly the purpose of each of the books you recommend.

18. Your work is connected with planning the journeys made by the firm's representatives. Where would you look to find the following information—

- (a) Early closing days.
- (b) Hotels and their grading.

(c) Mileages from London.

(d) Nearest Post Office to which you can telegraph money to your representative when he is away?

19. What do you understand by visible card indexing, and what are its advantages over other methods? What is meant by signalling devices on cards?

20. In the correction of printers' proofs, give the recognized signs for the following instructions—

(a) Change to small capitals.

(b) Transpose two words.

(c) Insert comma.

(d) Insert full stop.

(e) Insert space.

(f) Invert type.

(g) Move to the left.

(h) Straighten lines.

(i) Delete.

(j) Take letter or word from end of one line to beginning of next line.

21. Show how, on an envelope, or in the superscription of a letter, you would address the following—

(a) A Lord Mayor.

(b) A Bishop.

(c) A limited company.

(d) A partnership.

(e) A Justice of the Peace.

22. (a) Which part of an address on an envelope should be typed in capital letters? Why is this?

(b) The *Post Office Guide* gives information about a Business Reply Service. What is this?

23. What is the purpose of filing papers? If carrying out your department's filing were one of your responsibilities, would you consider it important or unimportant? Give your reasons.

INDEX

ABC Railway Guide, The, 32
ABC World Airways Guide, The, 33
 accidents, notification of, 162
 accommodation bills, 62
 accounts—
 bank, 58-60
 filing, 40, 73
 accounts, keeping—
 Analysis Cash Book, 78-82, 147
 (and inset)
 appropriate methods for, 77, 82
 card index methods for, 41-4, 81,
 147
 cash book—
 analysis, 78-82, 147
 double column, 81-2
 single column, 81
 current, at bank, 59
 deposit, at bank, 59
 doctor and dentist, of, 42, 80, 81,
 139
 double entry, 82
 farm and estate, of, 80-1, 141
 folio number, 85
 game, 80, 141
 general methods, 77
 income and expenditure, 79
 institution, 42, 81, 146-7
 investment, 94-7
 ledger—
 book, 80-2
 card, 43, 44, 81, 142
 loose leaf, 47
 petty cash, 21, 82-3
 receipts and payments, 79
 school, 42, 81, 146-7
 accounts, paying, 72-6
Ad hoc, 131
 Adding machines, 14
 Address book, social, 143
 Address card index, 41
 Address—
 forms of, 17, 25-7, 31
 on envelopes, 6, 7
 on letters, 6, 7
 Addressing machines, 14
 Advertisements, answering, 153
 Agenda, 122-4, 134-6
Air Force List, 30
 Air mail, 30
 "All In" insurance, 111

Allowances, income tax, 104-5
 Alphabetical filing, 36
 Alphabetical-numerical filing, 37-8
 Alteration on cheque, 64
 Amendment, 127, 131
 Analogues, 54
 Annual meeting, 134, 136
Annual Register, 32
 Annual report, 120
 Annuity, 112
 Answering invitations, 28
 Appeals, charity, 142
 Appointments, applying for, 152-7
 Appointments book, dentist, doctor,
 137-8
 Appointments diary, 22, 149
Army List, 30
 Articles of Association, 133
 Assessment, income tax, 104
 Assurance, life, 112
 Attendance Register, 125
 Author—
 manuscripts of, 8, 11, 139-40
 secretary to, 139-40

 BANK—
 accounts at, 58-60
 closing hours, 21
 credit transfers, 70-1
 dividends paid direct to, 93-4
 England, of, 58
 interest, 59, 100
 paying money in, 21, 67
 reconciliation statement, 68-9, 83
 standing orders to, 70, 94
 statements, 68
 Bankers' cards, 71
 Banking—
 books on, 58
 principles of, 57
 Bearer bonds and securities, 91
 Bearer cheques, 64
 Begging letters, 142
 Benefits, insurance, 113, 115-16
 Bill, Parliamentary, 149
 Bills of Exchange, 60-2
 Book-keeping methods—
 see ACCOUNTS
 textbooks on, 80
 Books of reference, 29-34
 Bought note (Contract note), 86-7

Box files, 38
 British Museum, 32
 Broker's charges, 86, 95, 96
 Bulk postings, 19
 Burglary insurance, 111, 112
Burke's Landed Gentry, 31
 Bus services, 33
 Business letters, 7-8
 Business premises, insurance of, 112

CABINETS, filing, 35
 Calculating machines, 14
 Callers, reception of, 55-6, 137
 Capital, 87, 89, 97
 of private company, 133
 Capital gains tax, 101, 107-8
 Car, insurance of, 112
 Carbon copies, 7, 12
 Card Index—
 colour classification in, 43
 combination of purposes, 37, 42
 containers for, 41
 for doctor or dentist, 23, 42, 43, 44,

 138
 general objects, 41
 ledger, 43-4, 80, 147
 library, 42
 reminders in, 22, 23, 44, 45, 138
 school, 42, 81, 147
 signals for, 23, 44, 45, 138
 specialized cards, 43
 vertical, illustrated, 44
 visible systems of, 45-6
 Cards, insurance, see INSURANCE

Cash Book, 78-85
 care of, 21, 67, 83
 petty, 82
 post, 18
 wages, 73

Catalogues, storing, 40
 Certificates, stock and share, 91
 Chairman, 120-32
Chairman's Manual, The, 131
 Charity—

 appeals for, 142
 donations to, 42, 43, 106, 142
 Chauffeur, 143

Cheques—
 alterations in, 64
 badly made out, 64
 bearer, 64
 counterfoils of, 69
 crossings of, 65-7

Cheques (*conld.*)—

 drawing of, 57, 63-7
 endorsement of, 64, 65
 lost, 70
 order, 64, 65
 outstanding, 69, 70
 paying in, 21, 67
 receipt on, 65
 specimen, 63, 64
 stolen and lost, 70
 stopping or cancelling, 70
 well made out, 63

Cheques Act, 1957, 65

Claims, income tax refund, 105

Classification—

 coloured cards, 43

 See also FILING

Clearing house, 57

Clerical directories, 31

Closure, 131

Clothes, suitable, 146, 153

Coated papers, 12

Codes, 34

College—

 accounts of and card index, 42, 43,

 81, 146-7

 secretary to, 146-8

Colour classification (cards), 43

Committee—

 See also MEETINGS

 chairman of, 120-32

 finance, 126

 meetings of, 120-32

 parliamentary, 128

 standing, 121

 standing orders of, 121, 132

 sub, 121, 126, 131, 144

Company, private limited, 133-6

Company secretarial work, 133-6

Compensation, insurance, 109, 112

Comprehensive policy, 111

Conditions of employment, 158-63

Constituents, queries from, 149-51

Continuous stationery, 14, 140

Contract notes, Stock Exchange, 86-7

Contracting out, 115

Contracts of Employment Act, 1963,

 158-9

Conversion, stock, 91-2

Co-option, 131

Copying methods, see DUPLICATING

Copying letters, 11-12

Copyrights and royalties, 144

Correction, proof, 49-51

Corrections—
 stencil, 13
 typing, 7
 Correspondence—
 bulk postings of, 19
 business, 7-8
 composing, 16
 constituents, 149
 dispatch, 18, 19
 filing, 35-40
 incoming, 15-16
 outgoing, 16-17
 private, personal, 5-7, 15, 16
 recorded delivery of, 18
 records of, 17, 18
 signing, 16
 sorting, 15
 specimen, 9, 10
 typing, 5-8
 Counterfoil, cheque, 69
 Country gentleman, secretary to, 140
 Credit card, 71
 Credit transfers, 70-1
 Credits, outstanding, 68-70
Crockford, 31
 Cross-entries, cash book, 85
 Cross reference, 37
 Crossing cheques, 65-7
 Cum dividend, 96
 Cumulative preference shares, 90
 Current account, bank, 59
 DAILY routine, 20-1
 Dairy produce record, 141
 Date stamp, 15
 Date, typing, 6
 Days of grace, 61, 110
 Debate, Parliamentary, 150
 Debenture, 90
 Debenture stock, 90-1
Debreit, 31
 Deduction of income tax, 102-5
 Deferred ordinary shares, 90
 Deferred ordinary stock, 90
 Degrees and Orders, 27
 Delivery notes, 73
 Dentist and doctor—
 accounts of, 42, 81, 139
 appointments book, 137, 138
 appointments, patients', 137, 138
 card index for, 23, 42, 43, 44, 138-9
 day book (doctor), 138
 ledger cards, for, 42-3
 secretary to, 137-9

Dentist and doctor (*contd.*)
 visiting list, 138
 Deposit account, 59
 Diary, 22, 56, 149
 Dictaphone, 11, 14
 Dictating machines, 11, 14
 Dictation on to typewriter, 11, 140
 shorthand, 4-5
Directors, Directory of, 30
 Directory—
 clerical, 31
Medical, 31
of Directors, 30
 personal, 30, 31
Post Office, 29
 specialized, 31
 street, 29, 30
 telephone, 30, 54
 provincial, 54
 Discount—
 on accounts, 72
 on Bills of Exchange, 61
 Dispatch of letters, 18, 19
 Dividend—
 cum, 96
 ex, 96
 interim, 93
 nature and payment of, 93
 payment at source to bank, 70, 94
 Dividend register, 94-5 (and inset)
 Dividend warrant, 93
 Dividend warrant counterfoil, 93, 94,
 105
 Divorcée, how to address, 27
 Doctor, see DENTIST and SURGEON
 Documents, typing, 8, 11
 Donations, 42, 43, 106, 142
 Double-entry book-keeping, 82
 Drawing cheques, 57, 63-7
 Dress, suitable, 146, 153
 Duplicating—
 carbon, 7, 11, 12
 coated papers, 12
 flat duplicator, 13
 Gestetner, 14
 photostat, 14
 Roneo, 14
 rotary duplicator, by, 14
 spirit, 12-13
 stencil process, 13
 EARNED income, 102, 103, 104
 Employed persons' insurance, 114
 Employees, return of, 103

Library, card index for, 42
 Licence (entertainments), 144
 "Lie on the table," 131
 Life assurance, 112
 Life Peer, 26
 Line-spacing, 6
Lists, Army, Navy, Air Force and Law, 30
 Literary work, 8, 11, 48-52, 139-40
 Lloyd's, 113
 Loose-leaf system, 47
 Lost cheques, 70

MACHINES, office, 14
 Maintenance claims on property, 102
 Manuscript—
 original, 8, 11
 paging, 8, 140
 typing, 8, 139-40
 Margins (typewriting), 5
 Markets (Stock Exchange), 87-9
 Married women, how to address, 27
 Maternity benefit, 113
Medical Directory, 31
 Meetings—
 accounts presented at, 126, 134, 136
 agenda, 122-4, 134-6
 annual, 120, 130, 134, 136
 attendance register, 125
 board, 134, 135
 chairman, 120-32
 committee, 120-32, 134
 directors, 134, 135
 extraordinary, 134
 general, 120, 134, 136
 members, 120
 minute book, 128-30, 135
 minutes, 49, 126, 128-30, 135
 motions, 135
 notice, 121-2, 134
 officers, 120
 order of business, 125, 126
 ordinary, 130, 134
 private company, 133-6
 procedure, 127-8
 proposals, 135
 quorum, 125
 resolutions, 127
 seating, 125
 secretary's duties, 135-6
 standing orders, 121, 132
 sub-committee, 121, 126, 131, 144
 voting, 135

Member of Parliament—
 diary for, 149
 filing system for, 148-9
 secretary to, 148-51
 Members—
 committee, see COMMITTEE
 private company, 133
 Memorandum of Association, 133
 Memory aids—
 diary, 22, 149
 reminder cards, 22
 reminder flags, 44-7, 138
 Menus, arrangement of, 145
 Mimeographing (stencil process), 13
 Ministry of Social Security, 74, 115, 116
 Minutes, 49, 126, 128-30, 135
Modern Commerce, 58
 Money—
 care of, 21, 57, 83
 paid into bank, 21, 67
 received in correspondence, 21
 sent by post, 19
 Motions, 135
 Multigraph, 14
 NATIONAL Insurance, 74, 75, 113-16
 graduated pension scheme, 74, 114-15, 116
 contracting out of, 115
Navy List, 30
 Negotiable instruments, 60-2
Nem. con., 131
 Next business, 132
 Nobility, the, 25, 26
 Non-cumulative preference shares, 89
 Non-employed persons, 114, 115, 116
 Non-participating employments, 115
 Not negotiable (cheque), 66
 Notes, delivery, 72
 Notice, giving, 158
 Notification of accidents, 162
 change in employees, 119
 Numerical filing, 36-7
 OFFICES, Shops and Railway Premises Act, 1963, 161-3
 Order cheques, 64, 65
 Order papers, Parliamentary, 150
 Orders and degrees, 27
 Orders, standing—
 bank, 70, 94
 committee, 121, 132
 Ordinary shares, 90

Ordinary stock, 90
 Outgoing letters, 16-17
 Outstanding cheques (Bank Statement), 69-70
 credits (Bank Statement), 68

PAGING—

printed matter, 52
 typewriting, 8, 140
 Paper, continuous, 14, 140
 Paragraphing, 6
 Parliament, Member of, 148-51
 Parliamentary debate, 150
 Participating preference shares, 89-90
 Pay as you earn, 102-3
 Pay, redundancy, 160
 Payee, 63, 64
 Paying accounts, 72-6
 Paying in to bank, 21, 67
 Paying-in slips, 21, 67
 Paying subscriptions, 42, 76
 Paying wages, 73-6
 Peerage and Titles of Courtesy, 25-6,
 31

PENSIONS—

graduated scheme, 74, 114-15, 116
 insured, 113
 National Insurance, 113-16

Per contra, 85

Per procurationem signature, 16

Personal accounts, ledger, 81, 147
 Personal correspondence, 5-7, 15, 16
 Personal directories, 30, 31
 Petty cash account, 82-3
 Photographs, filing, 39
 Photostat, 14
 Physician, secretary to, 137-9
 "Pink Paper," 150
 Places, verifying names of, 18, 29-30
 Point of order, 132
 Policy, insurance, 110
 Postage book, 17, 18
 Postage certificate, 18
 Postage facilities, 18-19
 Postage rates, 29
 Post Office Directory, 30
 Post Office Guide, 29
 Post-war credits, 106-7
 Precautions, fire, 143, 162
 Précis, 48-9
 Preference shares, 89-90
 Preference stock, 89
 Preferred ordinary shares, 90
 Preferred ordinary stock, 90

Premises, condition of, 161
 fire precautions, 162
 landlord's responsibility, 162
 Premium, insurance, 110
 Press cuttings, 39-40, 149
 Previous question, 128, 132
 Prices, Stock Exchange, 88, 89
Principles and Practice of Commerce,
 56

Printed matter—

correcting, 49-52
 layout, 52
 paging, 52
 Private correspondence, 5, 7, 15, 16
 Private householder, insurance, 111
 Private limited company, 133-6
 Procedure, committee, 127-32
 Proceedings at meetings, 125
 Produce to household, 141
 Profit and loss account, 80
 Profit on investments, 96
 Profits tax, 107
 Promissory Note, 62
 Proof correction, 49-52
 Proposal form, insurance, 110
 Proposing motions, 127
 Public entertainments, 143
 Purchase of stocks and shares, 86-97

QUALIFICATIONS necessary, 1

Qualifications schedule, 157

Qualities required, 2

Quorum, 125

RADIOPHONE service, 55

Reader's ticket, 32

Receipts and payments account, 79

Receipts—

filing, 40, 73, 84
 obtaining, 84
 on cheques, 65

Receptionist's duties, 53-6, 137

Reconciliation statement, 68-9

Recorded delivery, 18

Records—

correspondence, 17-18
 farm produce, 141
 game, 80, 141
 investment, 94, 95
 of files issued, 40
 rent, 141
 timber, 141

Redeemable stock, 87, 91-2, 97

Redundancy Payments Act, 1965,
 160-1

Reference, cross, 37
 Reference numbers—
 correspondence, 7-8
 folio, 85
 Register—
 of dividends, 94-5 (and inset)
 of investments, 95-6 (and inset)
 Registration—
 postal, 18-19
 Private Company, 133-4
 Regulations, fire, 143
 Reminder systems, 22-4, 44-7, 138, 149
 Rent records, 141
 Repairs, claims against income tax, 102
 Reply—
 right of, 132
 to invitation, 28
 Report writing, 48-9
 Residential posts, 140-6
 Resolutions—
 amendment, 127
 proposing and seconding, 128-8
 Return of employees, 103
 Returns, Income Tax, 103, 104
 Retyping manuscript, 8
 Rider, 132
 Right of reply, 132
 Ronco, 14
 Routine, daily, 20-1
 Royalties and copyrights, 144

SALARIES—
 income tax assessment on, 102-6
 paying, 73-6

Salaries Book, 73-6

Sale—
 of farm stock, 81
 of investments, 86, 95, 96

Schedules—
 income tax, 98-104
 of qualifications, 157

School—
 card index for, 42
 correspondence of, 147
 filing systems for, 147
 ledger accounts for, 43, 147
 secretary to, 146-8

School accounts, 43, 81, 147

School fees, 42, 147

Secretary—
 qualifications needed, 1

Secretary (*contd.*)—
 qualities necessary, 2
 resident, 140-6
 to author, 139-40
 to country gentleman, 140-6
 to dentist, 137-9
 to doctor, 137-9
 to Member of Parliament, 148-151
 to Private Company, 133-6
 to school or college, 146-8
 training needed, 1

Securities—
 bearer, 91
 gilt-edged, 88
 transfer of, 91
 Selective employment tax, 117-19
 premiums, 118-19
 refunds, 118-19

Self-employed persons, 114

Session, Parliamentary, 149

Setting out (typewriting)—
 of legal work, 11
 of letters, 5-10
 of manuscripts, 8

Settlement date, Stock Exchange, 87

Share—
 ordinary, 90
 deferred, 90
 founders', 90
 preferred, 90
 preference, 89-90
 cumulative, 90
 participating, 89-90
 registered, 91

Share certificate, 91

Share markets, 87-9

Share market prices, 88-9

Shares—
 private company, 133
 transfer of, 91, 92
 varieties of, 89-91

Shoots—
 arrangements for, 142-3
 game records, 80, 141

Shorthand notes, 4-5, 128

Show of hands vote, 135

Sickness benefit, 113, 116

Signals, reminder, 44, 45, 138-9

Signature machines, 14

Signing correspondence, 16

Social services, 113-16

Sold note (contract note), 86

Spacing, line, 6

- Special papers, 12
 Specialized directories, 32
 Specialized index cards, 43
 Specialized work—
 of private secretaries, 137-51
 of receptionist, 53-6, 137
 of residential secretary, 140-6
 of secretary to author, 139-40
 to college, 146-8
 to country gentleman, 140-6
 to doctor or dentist, 137-9
 to Member of Parliament, 148-51
 to school, 146-8
 of social secretary, 142-6
 Specimen agendas, 123-4
 Specimen analysis cash book (inset), 79
 Specimen cheques, 63, 64
 Specimen Dividend Register (inset), 96
 Specimen Investment Book (inset), 96
 Specimen letters, 9, 10, 155, 156
 Specimen schedule of qualifications, 157
 Speculative gains, 99, 101, 107
 Spirit duplicator, 12-13
 Stamp book, 17, 18
 Stamp, date, 15
 Stamping insurance cards, 74, 75, 115
 Stamping letters, 7
 Stamping machine, 14
 Standing orders—
 bank, 70, 94
 committee, 121, 132
 Statements of accounts, 7
 Stationery—
 continuous, 14, 140
 stocks of, 21, 147
 Stencil, filing of, 39
 Stencil processes, 13
 Stock—
 conversion of, 91-2
 debenture, 90-1
 inscribed, 91
 nature of, 87
 ordinary, 90
 ordinary deferred, 90
 ordinary preferred, 90
 preference, 89-90
 redeemable, 87, 91-2, 97
 registered, 91
 transfer of, 91, 92
 varieties of, 89-91
 Stockbrokers, 86
 Stock certificate, 91
 Stock Exchange, 86
 Stock Exchange lists, 86-7, 97
 Stock Exchange markets, 87-8
 Stock Exchange prices, 87
 Stock Exchange settlements, 87
 Stock Exchange transactions, 86
Stock Exchange Year Book, 32
 Stolen cheques, 70
 Stopping cheques, 70
 Street directories, 29, 30
Student's Guide to the Libraries of London, 32
 Sub-committees, 121, 126, 131, 144
 Subject filing, 38, 39, 149
 Subject index, 38
 Subscriber trunk dialling, 54-5
 Subscribers' record, 42
 Subscriptions, 42, 76, 142
 Summary writing, 48-9
 Surgeon—
 how to address, 139
 secretary to, 137-9
 Sur-tax, 106
 Switchboard, telephone, 54

 TABLE arrangements, 145
 Tabs, reminder, 44-7, 138
 Tabular précis, 48
 Tabular work, typing, 7
 Tape recorders, 11
 Tax—
 entertainments, 143
 income, see INCOME TAX
 Telegrams by telephone, 54
 Telephone Directories, 30, 54
 Telephone extension, 54
 Telephone messages, 24, 53-4, 138
 Telephone switchboard, 54
 Telephone, use of, 53-5
 Teller, 132
 Tenants, dealings with, 142
 Termination of employment, 158-9
 Terms of employment, 159
 Theft—
 of cash, 21, 67, 83
 of cheques, 70
 Ticklers, reminder, 23, 76
 Timber records, 141
 Time-tables—
 car, 142
 railway, 32-3
Titles and Forms of Address, 25
 Titles, use of, 17, 25-7

Toll calls, telephone, 54
 Training, secretarial, 1
 Transfer of stocks and shares, 91, 92
 redemption, 87, 91-2
 Transfer stamp, 87
 Travel arrangements, 151
 Travel, rail, air and road, 32-3
 Trays, sorting, 15
 Trunk calls, telephone, 54
 Trustee account, 59
 Trustee investments, 88
 Type, printing, 49, 52
 Type-setting machines, 14
 Typewriter, care of, 20
 Typewriting—
 correspondence, 5-8
 direct from dictation, 11, 140
 documents, 8, 11
 duplicates, 11-12
 layout, 5-11
 letters applying for posts, 152-7
 manuscripts, 8, 11, 139-40
 paging, 8, 140
Typist's Desk Book, The, 32
 UNEMPLOYMENT benefit, 113, 115, 116
Vacher, 150
 Values, insurance, 109-11
 Vertical card index (illustrated), 44
 Vertical filing, 36-8

Visible card index (illustrated), 45-7
 Visiting list (doctor), 138
 Visitors' book (social), 143
 Voting at meeting, 135
 Vouchers—
 see RECEIPTS
 income tax, 105
 WAGES Book, 73-6
 Wages paying, 73-6
 War Loan, 87, 89, 92
 War risks, 113
 Warrants, dividend and interest, 93,
 94, 105
 Weighing letters, 18
Whitaker's Almanack, 29, 150
Who's Who, 31
 Widow, how to address, 27
 Widow's benefit, 113, 116
 Withdrawal from deposit, 59
 Women's Institutes, 120, 121
 Woodreeve, 141, 142
 Word splitting, 5
 Work, condition of premises at, 1161
Writers' and Artists' Year Book, 140
 xd (ex dividend), 96
 YEAR, income tax, 103
 Yield from investments, 97

